

Fig. 1

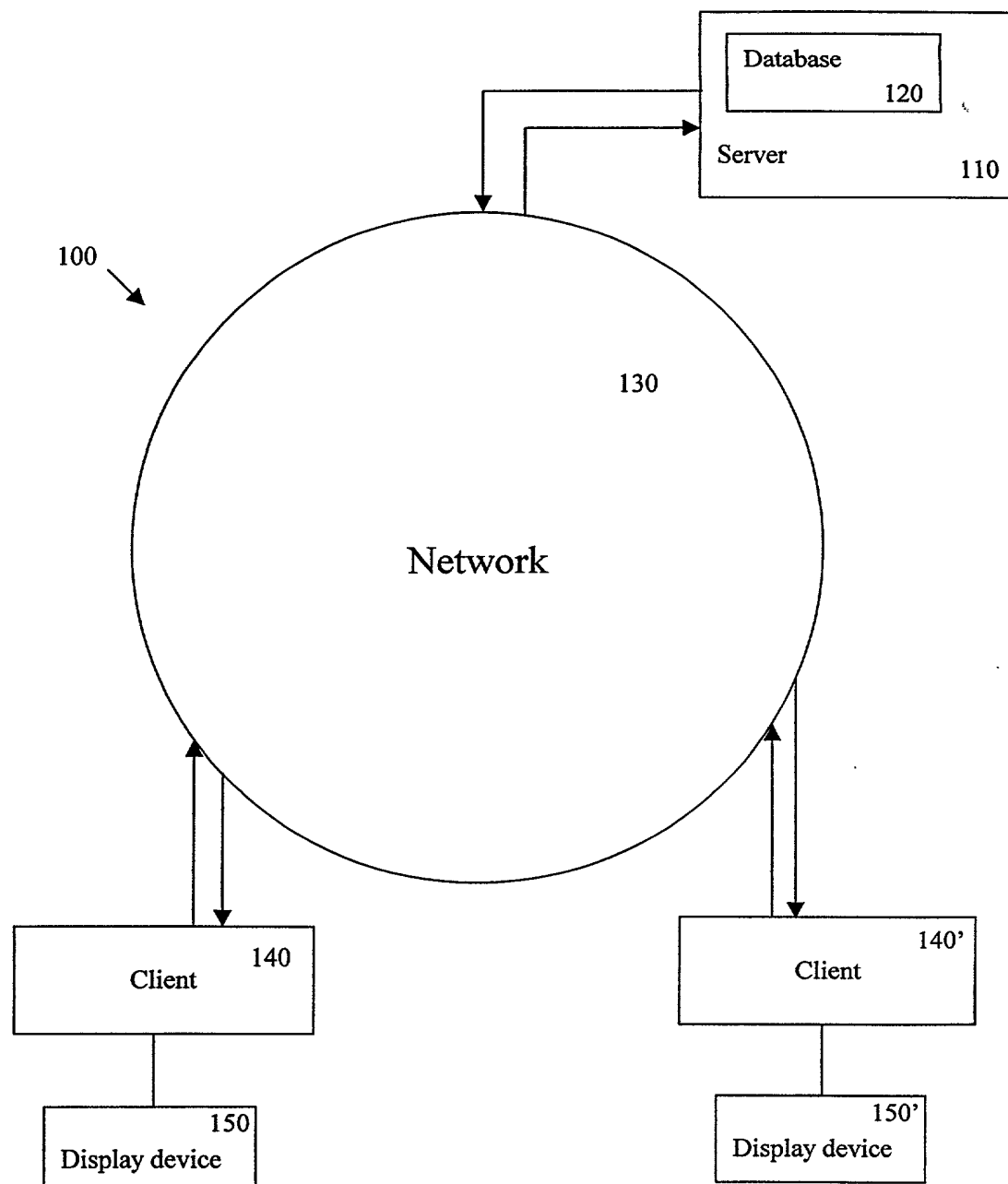
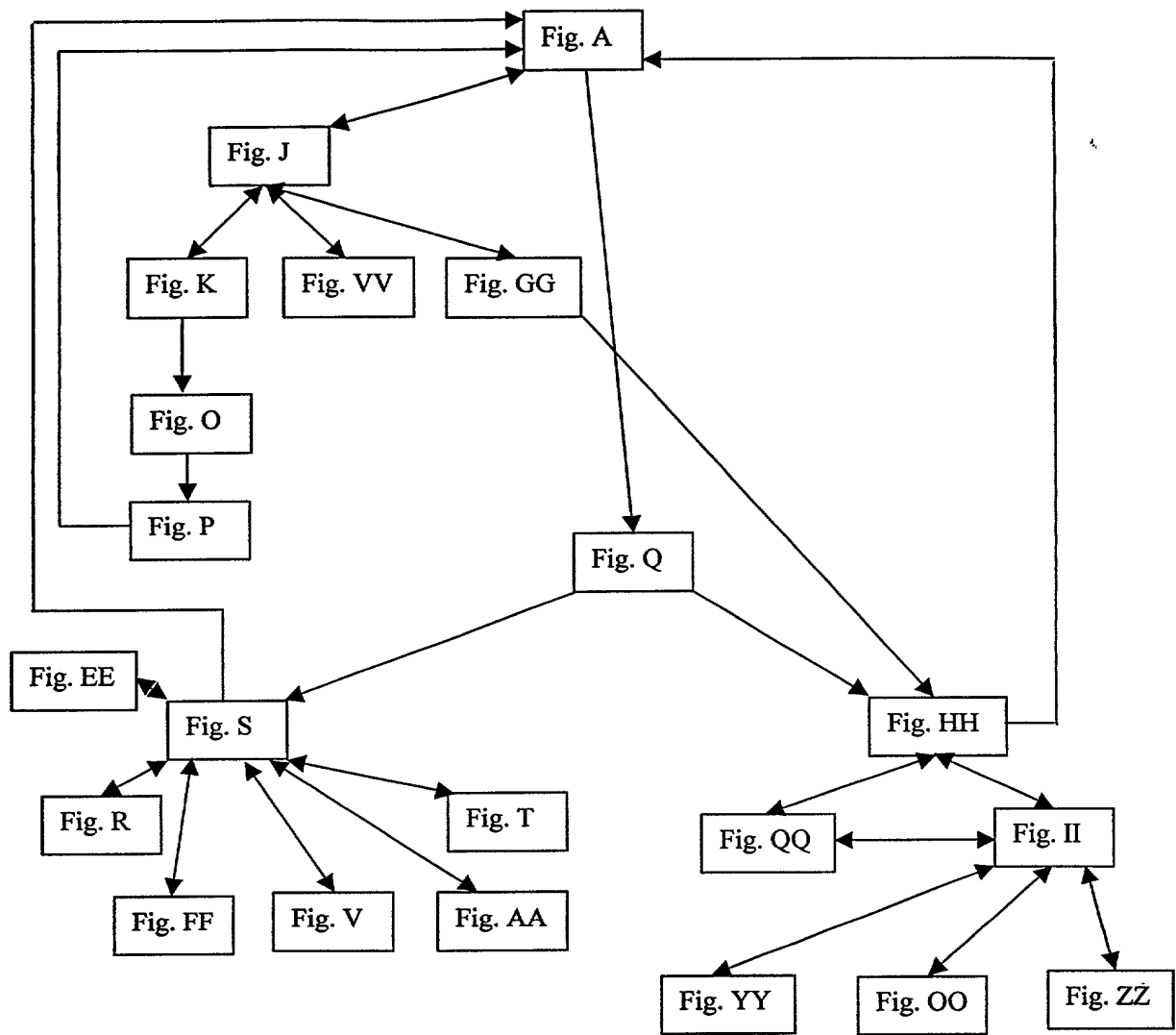


Fig. 2



Insurance Certificate Issuance & Management System

Log-In — 320

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View a Sample Certificate — 340

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PATENT PENDING

Agents post data and "Holders" view certificates on-line. No paper, fax or images! FREE service for Holders, with compliance checking & reports.

Certificate Holders, (who receive certificates from others): You get more information, automatic comparisons to your ins. requirements, compliance status & expiration dates on automatic reports, plus e-mail notices of cancellation, expiration and reinstatement Click here to learn more . 344

Agents & Brokers: Enter the data only once each year, and neither you, (nor your Insured), have to direct certificates or cancellation notices to specific Certificate Holders. We save you money and time so you can focus on sales and professional service to your clients..... Click here to learn more. 342

Insurance Companies: You can now monitor your agents' certificates, audit insureds' sub-contractor certificates, and block agencies from certifying your policies. If you issue your own certificates, use Ins-Cert.com by registering as an Agent, and cut your overhead, now! Click here to learn more.

Register Now, (It's FREE) , to use the best system for transferring certificate data, eliminating paper-work, and managing risk !

What is Ins-Cert.com™ ?

Ins-Cert.com is an Internet application for use by insurance agents and brokers, insurance companies, and **you**, (as "Certificate Holders"), who require and received certificates as proof of the insurance carried by your vendors, contractors, tenants, borrowers and others.

Ins-Cert.com is like a data warehouse, where you can see (and print) certificates of property/ casualty insurance on-line. And it also evaluates each certificate's compliance with your own requirements, compiles the data for you on reports, and sends you e-mail notices, automatically.

Ins-Cert.com eliminates the need for an agent to convert insurance data to paper, and the need for you to read certificates and record the data in your tracking system, (or hire a service).

How Ins-Cert.com Benefits You

SAVES MONEY **Ins-Cert.com** costs you nothing to use, and the agents who pay our fees save over 90% of the cost of issuing paper certificates, so everyone wins!

SAVES TIME: Immediate Internet access to certificates gives you the answer when you need it, not whenever the agent is able to mail or fax it - no need to put a file aside while waiting for a certificate, or remember to follow up later.

Eliminates the time-consuming task of entering certificate information into your tracking system, (or the cost an outside service to do it for you).

Multiple location access to reports and certificates, to be viewed by Risk Management, project/property managers, accounts payable dept. and others.

BETTER MANAGE RISK (This is, after all, why you get certificates!) :

Ins-Cert.com gives you more **detailed information**, enabling you to verify broader coverage, including Pollution, Professional, Property, and Marine.

E-mail notices of cancellation, expiration and reinstatement are immediate and are automatically generated as soon as the agent enters the data.

Consolidated certificate from all agents avoids missing required coverages

Agents' **actual signatures** shown with contact information to confirm data.

Additional Insureds - show up to 6 parties per coverage, if entered by agent.

Waiver of Subrogation shown for you, by name, if entered by agent.

HELPS YOU MONITOR COMPLIANCE

Enter your **minimum requirements**, once, and *Ins-Cert.com* compares each certificate to them, then tells you how each does not comply. You no longer have to analyze each certificate. *Now a staff person without insurance training can manage certificates!*

GIVES YOU AUTOMATIC REPORTS:

Exception Report shows exactly which coverages or limits certified by the agent do not comply with the requirements you enter in "Set Requirements."

Compliance Report shows simple answers to the question: "Is this vendor properly insured?" Click once for a report of each coverage for all certificates:

- "OK" (policy in effect and in compliance with your requirements)
- "LOW" (policy in effect, but does not comply with your requirements)*
- "EXP" (policy expired and no renewal or replacement policy posted)
- "CNX" (policy cancelled prior to expiration)
- "n/c" (no data was posted for this coverage)
- "n/r" (you did not enter a requirement for this coverage)

**If you see "LOW," click on Insured's name to see the Exception Report.*

Expiration Report shows you the expiration, (or cancellation), dates of each coverage for each vendor whose insurance has expired, been cancelled, or will expire within 30 days. Toggle to view all expiration dates for all Insureds.

BETTER NOTIFICATION

Cancellation notices are not always sent by agents, hoping to reinstate or replace a cancelled policy before it is effective. *Ins-Cert.com* gives agents a free and easy way to notify you, so it is much less likely that a policy will be cancelled without your knowing. Services that monitor certificates depend on agent's notices, so they offer no better assurance of your being notified.

Also, many policies are not renewed until the last moment, so agents may take several days to enter, print and mail renewal certificates. It takes only minutes to enter renewal data into *Ins-Cert.com*, making renewal confirmation available to you immediately.

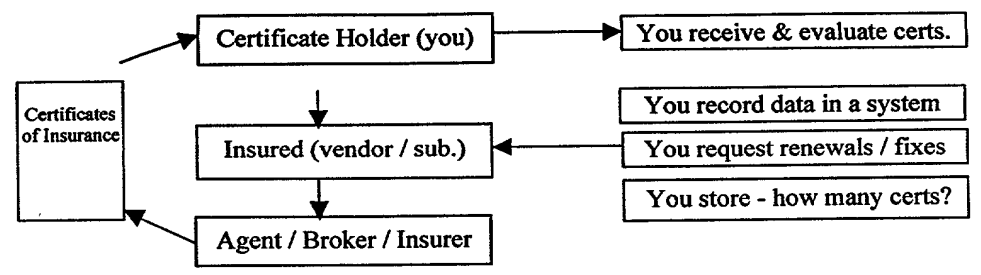
DEFINITIONS: Brief definitions of most coverage items are shown, if you click on the names.

REFERENCE: You may enter information about the location or project to which a certificate pertains. This is printed with the certificate, but is not saved, so you can enter another location/operation, the next time you view the same certificate.

IT'S EASY! *Ins-Cert.com* is simple to use, with no paper or different forms to match up.

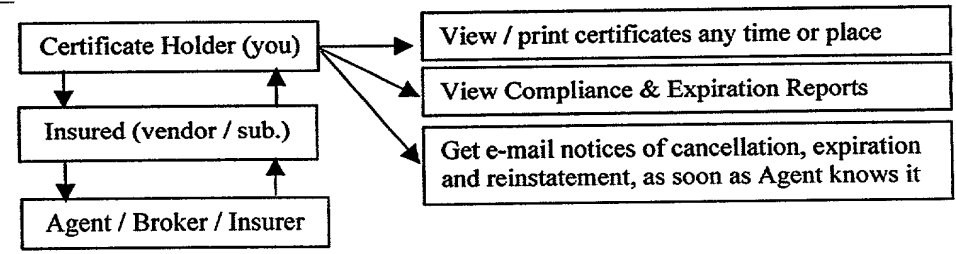
Ins-Cert.com -vs- Paper Certificate Management Process

Present Paper/fax Process:



Every certificate request must be responded to by the agent, directing a paper, fax or e-mail certificate to each Holder, (you), for each job or location. You must evaluate and record each one, then follow up for corrections or renewals. This process is wasteful of time and resources for both you and agents – *here is the solution:*

Ins-Cert.com:



1. Tell your vendors, (contractors, tenants, etc...), that you want certificates on *Ins-Cert.com*; (instructions are on www.ins-cert.com). Then register as a Certificate Holder (*it's free!*).
2. When you get vendors' Access Codes & Passwords, log-in, enter the codes, then click "View Certificate." Once entered, they stay the same so you need not enter them again.
4. Enter (or change) your requirements on the "Set Requirements" page, and Ins-Cert.com evaluates each certificate and gives you an Exception Report of deficiencies, which you can print and/or e-mail to the vendor and agent.
5. You may enter Job / Location information, and up to 6 Additional Insureds for each coverage, if authorized by the agent.
6. View the actual certificate, (and print it, if you wish, with the browser PRINT button).

After these initial steps, simply log-in and click on the **Compliance Report** button for a quick view of the current status of each coverage for every vendor entered, as of that moment, (not a report of data entered on a paper certificate months earlier, which may have changed).

HOW TO USE INS-CERT.COM

1. Register (press "Register" on the Home Page), and record your User Name & Password. If possible, enter a non-personal e-mail address, (forward to a person), which will not be lost if a person leaves.
2. Ask your vendors, contractors, etc.. to have their agents/brokers post certificates to *Ins-Cert.com*. When done, the vendors will give you their Access Codes & Passwords. For your convenience, attached is a suggested requirements notice. Click this link to bring up the document to copy, paste, modify and print on your letterhead as a notification to those from whom you require certificates.
3. Log-in with your User Name & Password to get to the Certificate Selection Screen, where you:

- A. Enter the Effective Date of Data, if you want the certificate to display policy information as of a different date from today, ... or simply accept the current date.

To verify coverage for an accident that happened in the past, or to prove coverage to an auditor, enter the appropriate date, and Ins-Cert will display data as of the date you select. To see if a policy, which will expire soon, has been renewed, use a date after the expiration. Caution: many renewals are not decided until the last minute; so do not expect it too early.

- AND -

- B. Enter the Access Code and Password for the Insured, and press "View Certificate." To view the Sample Certificate to learn how to use Ins-Cert.com, enter "Sample" as both the Access Code and Password, then press "View Certificate" and go to step #4, below.

- OR -

Once you have viewed at least one certificate, press **Compliance Report** to see the compliance and in-force status of each coverage for all previously-viewed certificates. You can use this report as a short cut to go to a certificate by clicking on the Insured's name.

- OR -

Once you have viewed at least one certificate, press **Expiration Report** to see the expiration (or cancellation) dates of each coverage for policies that are cancelled, non-renewed, or will renew within 30 days. Click on the "Expiration Report" button to view all expiration dates. You can also use this report as a short cut to go to a certificate by clicking on the Insured's name.

4. After pressing "View Certificate," you will come to the **Set Requirements** page, where you enter or edit your requirements for both the Exception Report and the Compliance Report.

Caution: enter only requirements you must have included, and which you have properly notified the Insured are required, (see #2 above) -- the more you check as 'required,' the more likely it is that the Compliance Report will show "Low," causing you to check what does not comply and decide whether to waive requirement(s).

5. Click on "Compare to Requirements and View Certificate," (-or- to skip compliance verification and not see the Exception Report, click on "Ignore Requirements and View Certificate").
6. If the certificate does not meet your requirements, the Exception Report will show you the effected coverages, your requirements for each, and the certificate entry that does not comply. You may print this page, as a notice of non-compliance. Then press "View Certificate"

7. The next page has two purposes, (both optional):

(1) To enter reference information, such as **Job, Location, Product or Contract information**, (optional), enter whatever you would like to see on the certificate, (please note the disclaimer).

(2) To show your company, and any other party(s), as **Additional Insureds**, enter their names in the spaces shown. Your company name will appear by default, (may be erased), and you may enter up to six entities per coverage. To use the same names for coverages other than General Liability, click the box beside "Same as General Liability." If spaces do not appear for you to enter Additional Insureds for certain coverages, the agent has not certified that you have permission to do so – contact the Insured or Agent if this is a requirement.

--- When finished with both Job/Location and Additional Insureds, click on "View Certificate."

8. When viewing the Certificate, press the browser PRINT button, if you wish to print, (you may need to reduce the margins to 0.3" or less – click on FILE, Page Setup, Margins). When you are finished, click on your company name (below the **Ins-Cert.com** logo to return to the Certificate Selection Screen, or click on the **Ins-Cert.com** logo to return to the Home Page.

NOTE: Though you may print the certificate, consider not doing so. When needed for a claim or dispute, you can always select a specific effective date of information and print the certificate with the data as of that date.

Frequently Asked Questions

1. *Why is it not on an ACORD® form?*

(1) An ACORD® form can only be issued by one agent, but the *Ins-Cert.com* certificate shows all the Insured's coverages on a single form, even if there are several agents or brokers. (2) The ACORD® form only has room for the more common coverages, and requires a separate form for Property. *Ins-Cert.com* puts them all together for you. (3) There are several options that you often request, (Additional Insured, Waiver of Subrogation, Primary & Non-Contributory), which must be entered in the comments area of an ACORD® certificate – we wanted to make them more easily found.

2. *Is the Ins-Cert.com certificate legal?*

Certificates are not legal documents because you, as certificate holder, do not pay for them. Certificates are issued as a courtesy to show information about the status of insurance. *Ins-Cert.com* does, however, contractually require all registered agents to promptly enter accurate information, and the responsible agent's information (click on the name) and actual signature appear on the certificate, so you can contact him or her if you have questions.

3. *I want a paper certificate for our permanent files, and I like having a job name on each one so my staff can file it properly. Can Ins-Cert.com print a copy for my file?*

Yes, you can print the certificates directly from *Ins-Cert.com*, using your web browser "PRINT" button. Just before viewing the Certificate, you can enter any job, location, product or contract information that will help you remember why you printed it, but remember that what you enter does not effect any policy.

4. *Can I get a certificate showing policies in effect as of a prior date? - how about upcoming renewals?*

Ins-Cert.com defaults to the date you are viewing the certificate, but allows you to enter a different date, and shows the policies in force on the date you enter. To check on an upcoming renewal, simply enter a day after the renewal to see if the renewal information has been posted yet.

5. *What is the Expiration Report?*

The Expiration Report is a table of all certificates you have viewed, showing the expiration date of each coverage for each Insured. This allows you to see which policies are coming due for renewal soon, so you can check back to be sure they were renewed. This report is provided so that you do not have to copy the certificate data into your own tracking system, just to know when certified policies will expire. If policies have been cancelled or have expired, the dates will show up in **bold red**.

6. *What is the Compliance Report?*

The Compliance Report is for those who do not have the time, expertise, (or inclination), to evaluate entire certificates. This report compares your requirements to the coverages on each certificate viewed, showing each coverage as:

- O.K.** = the coverage is in force and meets your requirements
- LOW** = policy is in force, but not all coverages meet your requirements
- EXP** = the policy expired without a renewal data being entered into Ins-Cert.com
- CNX** = the policy was cancelled prior to expiration
- n/c** = no data has been entered for this coverage
- n/r** = no requirement was set for this coverage

7. *How do I notify the Insured when his certificate does not comply?*

We suggest you print the Exception Report, using your browser PRINT button and fax it to the Insured with a note to fix what is shown. We are working on an automatic e-mail notification, so you can click a button and automatically e-mail a request to the Insured, (if they have e-mail), and Agent.

8. *Is the information secure?*

Both an Access Code and Password are required to view a certificate, and the software contains security measures to help prevent break-ins, but no software is immune from expert hackers. Insurance information is not especially sensitive, like bank records or credit cards, so most people feel this is adequate security.

9. *What does it cost?*

Ins-Cert.com and all its features are absolutely **FREE** for use by Certificate Holders. Agents and brokers pay a small fee for using *Ins-Cert.com*, but postage alone is more than what they pay when you view certificate data, so it's a 'Win-Win' solution for all!

<p style="text-align: center;">To discuss any other issues or questions, contact Bill Hartigan, CIC, ARM, AAI President of Ins-Cert Corporation, at wrh@ins-cert.com, or call (303) 346-3889 from 8-5 mountain time.</p>

To all contractors and vendors:

Regarding: Insurance Requirements

We require you carry at least the following insurance while you have a contract with us, and through the warranty period. These are *our* minimum requirements; if other special requirements are higher or more restrictive, they supercede those below. Insurers must be rated at least "A-VII" by A. M. Best & Company.

Please have your agent post your certificate to *Ins-Cert.com*, and give us your Access Code and Password. If your agent does not already use this system, tell him to register on www.Ins-Cert.com, (instructions are on site). This system will help us more efficiently monitor your insurance, and your agent will find *Ins-cert.com* easier and less expensive than sending paper certificates to us and many others.

<u>Comprehensive General Liability</u>		Policy Aggregate	\$ 2,000,000
Policy form: Occurrence		Products/completed operations aggregate	2,000,000
(if not, claims-made retro date must predate our contract or date of service)		Each occurrence limit	1,000,000
<input checked="" type="checkbox"/> Blanket contractual		Personal & advertising injury limit	1,000,000
<input checked="" type="checkbox"/> Products/completed operations		<input checked="" type="checkbox"/> Name us as additional insured	
<input checked="" type="checkbox"/> Owners/contractors protective		<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	
<input checked="" type="checkbox"/> Primary & non-contributory		<input checked="" type="checkbox"/> Per location / per job aggregate limit	
<input checked="" type="checkbox"/> All locations / operations (if not, have your agent name our job/location specifically in "Special Additions")		<input checked="" type="checkbox"/> Defense in excess of limits	

<u>Automobile</u>	Combined single limit:.....	\$ 1,000,000
<input checked="" type="checkbox"/> Auto pollution liability	<input checked="" type="checkbox"/> Any auto (or check all Owned, Hired & Non-owned)	
(if you carry hazardous cargos)	<input checked="" type="checkbox"/> Name us as Additional Insured	
<input checked="" type="checkbox"/> Primary & non-contributory	<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	

<u>Professional Liability</u>	Per claim or occurrence limit:.....	\$ 1,000,000
{if professional services rendered}		
Policy form: Occurrence (if not, claims-made retro date must predate our contract or date of service)		
<input checked="" type="checkbox"/> Blanket contractual	<input checked="" type="checkbox"/> Name us as Additional Insured	
<input checked="" type="checkbox"/> Primary & non-contributory	<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	
<input checked="" type="checkbox"/> Per location / per job aggregate limit	<input checked="" type="checkbox"/> Defense in excess of limits	
Designated profession must be applicable to your work for our company		

<u>Pollution Liability</u>	Per claim or occurrence limit:	\$ 1,000,000
{if exposure exists}		
Policy form: Occurrence (if not, claims-made retro date must predate our contract or date of service)		
<input checked="" type="checkbox"/> Blanket contractual	<input checked="" type="checkbox"/> Name us as Additional Insured	
<input checked="" type="checkbox"/> Primary & non-contributory	<input checked="" type="checkbox"/> Show Waiver of Subrogation in our favor	
<input checked="" type="checkbox"/> Per location / per job aggregate limit	<input checked="" type="checkbox"/> Defense in excess of limits	
<input checked="" type="checkbox"/> All locations / operations (if not, designate specific project or location)		

Umbrella Liability

Each occurrence or claim limit: \$ 1,000,000

Policy form: **Occurrence** (if not, claims-made retro date must predate our contract date)Policy form: **Umbrella**☒ Blanket contractual☒ Name us as Additional Insured☒ Excess comprehensive general liability☒ Show Waiver of Subrogation in our favor☒ Excess automobile liability☒ Per location / per job aggregate limit☒ Excess pollution liability (if exposure exists)☒ Defense in excess of limits☒ Excess professional liability (if exposure)☒ Primary & non-contributory☒ All locations / operations (if not, designate specific project or location)☒ Excess employers liability**Workers' Compensation**

Employers liability – limit per accident \$ 100,000

Employers liability – limit per disease 100,000

☒ Statutory Workers Compensation benefits

Employers liability – disease aggregate 500,000

☒ All owners covered

Experience modification not greater than: 1.10

☒ Show Waiver of Subrogation in our favor☒ Maritime endorsements as applicable to operations☒ All states (if not, list states where work for us will be done)**Marine Coverages**

Equipment & tools: adequate coverage for all items used on our site

Rented equipment: full coverage for equipment you rent or borrow

Installation floater: full coverage cost of your materials on site

Cargo liability: adequate coverage for our property hauled on your trucks

Riggers liability: adequate coverage for materials you will hoist on our site

Other special requirements:

Thank you for your prompt cooperation.

Title_____
Date



Certificate Holder
Any Certificate Holder

INSURANCE CERTIFICATE

Sample Construction Co.

2000 Construction Way
Suite 2000
Metropolos, NY 09876

View Date: 05/06/00
Data as of: 05/06/00
Phone: 222-333-4444
Fax: 222-333-4445
John@SampleConstruction.com
Samplecon.com

Regarding: For your convenience, you may enter information such as location, contract, product or job description in the space below. What you enter is not a part of any policy, and does not modify any policy, or convey any rights to you. If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession.

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. **Ins-Cert Corporation** is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY

- ☒ Occurrence Form
- ☒ Claims-made form-Retro Date: N/A
- ☒ Blanket contractual
- ☒ Products/completed operations
- ☒ Owners/contractors protective
- ☒ "x"Explosion coverage
- ☒ "u"Underground coverage
- ☒ "c"Collapse coverage
- ☒ All locations/operations

Insurer: **American International Group**
Agency: **Hartigan Agency of Colorado**
Agent: **William Hartigan**

Policy No: **GL2434452**
Inception: **01/01/00** Expiration: **1/1/01**
Updated: **05/05/00** Cancelled:

- ☒ Primary/non-contributory
- ☒ Punitive damages covered

Policy aggregate	2,000,000
Product/CO aggregate	
Each occurrence or claim	1,000,000
Personal/Advert. Injury	1,000,000
Premises damage liability	50,000
Premises medical payments	25,000
<input checked="" type="checkbox"/> Per job/location aggregate	
<input checked="" type="checkbox"/> Defense in excess of limits	
<input checked="" type="checkbox"/> Stop-Gap Liability	

Netscape Communications is additional insured if required by contract or agreement before a loss
Insurer waives subrogation against **Netscape Communications**, if required by contract or agreement before a loss.
Special additions: Absolute pollution/asbestos exclusion
Special exclusions: Coverage extended to property in care, custody or control of Insured, up to \$100,000

AUTOMOBILE

- ☒ Any Auto
- ☒ All owned autos
- ☒ Scheduled autos
- ☒ Hired autos
- ☒ Non-owned autos
- ☒ Auto pollution liability (MCS-90)
- ☒ Punitive damages
- ☒ Primary/non-contributory

Insurer: **Auto-Owners Insurance Co**
Agency: **Hartigan Agency of Colorado**
Agent: **William Hartigan**

Policy No: **BA9876123**
Inception: **01/01/00** Expiration: **01/01/01**
Updated: **05/05/00** Cancelled:

Combined Single Limit	1,000,000
Bodily injury per person	
Bodily injury each accident	
Property damage liability	
Garage Liability: Auto Only:	
Limit each accident	
Garage: Other than Auto only:	
Limit each accident	
Aggregate Limit	

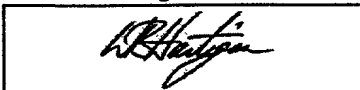
Netscape Communications is additional insured if required by contract or agreement before a loss
Insurer waives subrogation against **Certificate Holder** if required by contract or agreement before a loss.

Auto Physical Damage Coverage - applies only if deductible is shown: Coll Comp SCOL
Hired auto physical damage: **250** **500**

POLLUTION LIABILITY

- Occurrence Form
- Claims-made: Retro Date= 11/1/88

Insurer: Reliance Lloyds
 Agency: Hartigan Agency of Colorado
 Agent: William Hartigan



Policy No: PL12345
 Inception: 11/1/99 Expiration: 11/1/00
 Updated: 05/05/00 Cancelled:

Policy Aggregate: 1,000,000
 Each claim/occurrence 500,000

- ☒ Defense in excess of limits
- ☒ Primary non-contributory
- ☒ Punitive damages covered
- ☒ Per job/location aggregate

☒ All locations/operations, if not, see below:

Designated locations/operations: 123 Broadway, New York, NY

Netscape Communications is additional insured if required by contract or agreement before a loss

Insurer waives subrogation against Netscape Communications if required by contract or agreement before a loss.

PROFESSIONAL LIABILITY

- Occurrence Form
- Claims-made: Retro Date= 12/06/99

Insurer: Professional Liability of Amer
 Agency: Hartigan Agency of Colorado
 Agent: William Hartigan



Policy No: EO9876543
 Inception: 12/06/99 Expiration: 12/06/00
 Updated: 05/05/00 Cancelled:

Policy Aggregate: 1,000,000
 Each claim/occurrence: 1,000,000

- ☒ Defense in excess of limits
- ☒ Primary & non-contributory
- ☒ Punitive damages covered
- ☒ Per job/location aggregate

☒ All Professions if not, see below:

Designated Professions: Architect

UMBRELLA LIABILITY

- Occurrence Form
- Claims-made - Retro Date =
- ☒ Excess General Liability
- ☒ Excess Products/completed ops.
- ☒ Excess Auto Liability
- ☒ Excess Pollution Liability
- ☒ Excess Professional Liability
- ☒ Excess Employers Liability
- ☒ All locations/operations if not see below:

Insurer: New York Casualty Ins Co
 Agency: Hartigan Agency of Colorado
 Agent: William Hartigan



Policy No: UMB123456
 Inception: 01/01/00 Expiration: 01/01/01
 Updated: 05/05/00 Cancelled:

Policy aggregate: 4,000,000
 Each occurrence/claim: 4,000,000
 Self Insured Retention: 25,000

- ☒ Per Job Location Aggregate
- ☒ Defense in Excess of Limits
- ☒ Primary/non-contributory
- ☒ Blanket contractual
- ☒ "x" Explosion coverage
- ☒ "c" Collapse coverage
- ☒ "u" Underground coverage
- ☒ Punitive damages covered

☒ Owners/contractors protective

Netscape Communications is additional insured if required by contract or agreement before a loss

Insurer waives subrogation against Netscape Communications if required by contract or agreement before a loss.

Special exclusions: Excess Pollution & Professional Liability is Claims-made

WORKERS COMP.

- ☒ Statutory Coverage
- ☒ Voluntary compensation
- ☒ All owners covered
- ☒ Stop Gap Liability

Experience modification= .88

Insurer: Comp America Insurance Co, Inc
 Agency: Hartigan Agency of Colorado
 Agent: William Hartigan



Policy No: WC123456789
 Inception: 1/1/00 Expiration: 1/1/01
 Updated: 05/05/00 Cancelled:

☒ All States, except monopolistic, if not, see below:

Employers Liability

Each accident: 1,000,000
 Disease policy limit: 5,000,000
 Disease limit each employee: 1,000,000

- ☒ Federal employers Liability Act (FELA)
- ☒ Longshoremen+harborworkers (USL&H)
- ☒ Jones Act coverage
- ☒ Outer Continental Shelf Lands Act
- ☒ Foreign coverage endorsement

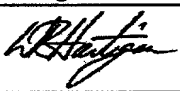
☒ Defense Base Act

Insurer waives subrogation against Netscape Communications, if required by contract or agreement before a loss.

PROPERTY COVERAGES

- Special Form
- Broad Form
- Basic Form
- Replacement Cost Form
- Actual Cash Value

Insurer: Fire Insurance Exchange
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: F2345678
Inception: 2/1/00 Expiration: 2/1/01
Updated: 5/5/00 Cancelled:

Blanket building limit 5,000,000
Blanket personal property 2,000,000
Earthquake sub-limit
Flood damage sub-limit
☒ Agreed amount endorsement
☒ Building ordinance coverage

Special additions:

Special exclusions:

{ Party shown as "Bank" is Mortgage or Loss Payee, ATIMA }

Location of Property

1.123 Broadway New York, NY

Bank: Bank of New York, 999 Madison Ave., NY, NY

Buildings		Personal Property	
Limit	Deduct	Limit	Deduct
3,000,000	5,000	1,000,000	5,000

MARINE COVERAGES

- Special Form
- Broad Form
- Basic Form
- Replacement Cost
- Actual Cash Value

Insurer: Marine Indem Ins Co of America
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: IM6644558
Inception: 04/01/00 Expiration: 04/01/01
Updated: 05/05/00 Cancelled:

Rented Equipment: 100,000
Installation floater:
Cargo liability: 1,000,000
Riggers liability:
Railroad protective:

{Property shown as "Bank" is mortgagee or loss payee, as their interests may appear}

1 1988 Caterpillar D9 Dozer #123456789

Bank: Bank of New York, 999 Madison Ave., NY, NY

2 1999 Case Backhoe #23456

Bank:

Limit	Deductible
250,000	1,000
125,000	1,000

OTHER COVERAGE

Builder's Risk:

Builder's Risk

Forms that apply:

BR 234 (12/97)

Insurer: Specialty Lloyds Ins Co
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: LL22920
Inception: 4/1/00 Expiration: 4/1/01
Updated: 05/05/00 Cancelled:

Limit:
Deductible:

What is Insured: New office building under construction
Where coverages apply: 555 Broadway, New York, NY
Perils Included: All Risk per form plus Flood (\$5,000,000 sub-limit)
Conditions: Warranted that site has at least 5 guards on duty at all times
Bank: Bank of New York, 999 Madison Ave., NY, NY

OTHER COVERAGE

Builder's Risk:

Builder's Risk

Forms that apply:

BR 234 (12/97)

Insurer: Specialty Lloyds Ins Co
Agency: Hartigan Agency of Colorado
Agent: William Hartigan



Policy No: LL22920
Inception: 4/1/00 Expiration: 4/1/01
Updated: 05/05/00 Cancelled:

Limit:
Deductible:

Fig. GC

What is Insured:New office building under construction
Where coverages apply:555 Broadway, New York, NY
Perils Included:All Risk per form plus Flood (\$5,000,000 sub-limit)
Conditions:Warranted that site has at least 5 guards on duty at all times
Bank:Bank of New York, 999 Madison Ave., NY, NY

Agencies shown above agree to post an effective date of cancellation as soon as it becomes aware of the date. When a cancellation date is posted, Ins-Cert.com will send E-mail notice to the E-mail address given by all persons upon entering the system to view this certificate. For your protection, be sure that the E-mail address used does not belong to an employee who may leave your company.

INFORMATION for AGENTS & BROKERS

Ins-Cert.com is a virtual warehouse of insurance certificate data, where you post policy data and Certificate Holders view it. Rather than your sending certificates to Holders, the Insured allows Holders access by giving their unique 'Access Code' & 'Password.' Most data entry is simply clicking on checkboxes or selecting from options, so data entry takes only 5-10 minutes at first, and seconds for most renewals.

Ins-Cert.com is less expensive than sending certificates, but the real advantage is the time and disruption you save by not having to respond to specific requests for essentially identical certificates. You never direct certificates to specific Holders, so you never enter the name and address and never send notices of cancellation. **Ins-Cert.com** tells you which Holders have viewed the certificate, and sends e-mail notices of cancellation, expiration & reinstatement for you.

Data is viewed in the form of a certificate which is always current, contains more information than fits on other forms, and may be viewed and printed *as of* any date. All coverages are shown on one certificate, even if the Insured has more than one agent, but other agents cannot see your policy information. Ins-Cert.com has 10 coverage parts, and several coverage items which used to be entered manually as 'comments.'

Coverage Parts:	General Liability	Auto/Garage	Pollution	Professional	Umbrella/Excess	Workers Comp.	Property	Marine	Other 1	Other 2
Schedule items & loss payees		X					X	X		
Claims-made retro date	X		X	X	X					
Blanket Contractual	X				X					
Products / completed operations	X				X					
Owners & Contractors Protective	X				X					
"X" "c" & "u"	X				X					
Additional Insured (automatic)	X	X	X	X	X					
Waiver of subrogation	X	X	X	X	X	X				
Primary / non-contributory	X	X	X	X	X					
Severability / cross liability	X	X	X	X	X					
Per job / location aggregate			X	X	X					
Defense in excess of limits	X		X	X	X					
Punitive Damages	X	X	X	X	X					
Stop-gap liability	X					X				
Auto Pollution Liability		X								
All locations / operation's / professions	X	X	X	X	X					
Excess GL, P/co, AL, PL, E&O & EL					X					
Voluntary Compensation						X				
Experience Modification						X				
All owners covered ?						X				
All States or Scheduled States						X				
Perils Insured against							X	X		
Deductibles / SIR					X		X	X		

These two free-form coverage parts will accommodate any unusual coverages which do not fit within the more common categories, such as aircraft, watercraft, liquor liability, etc...

Each coverage part displays information about the Insurer, Agency, Individual Agent, and displays *his or her actual signature*. This gives contact information and opportunities to promote your agency.

Dynamic Data: Unlike other systems which only help you convert policy data to a static paper, fax or e-mail document, Ins-Cert.com presents dynamic data, over the Internet, in the format of a certificate, plus three reports. Ins-Cert.com compares your data with each Holder's requirements, yielding an "Exception Report" of how your certificate fails to satisfy that Holder's requirements. The "Compliance Report" summarizes the compliance testing for all the Holder's certificates and the "Expiration Report" shows expiration dates. The Holder no longer has to read and extract the data for compliance verification and tracking, which means more efficient verification, tracking and follow up by the Holder, helping you provide better coverage for your clients.

When you enter a cancellation date, or a policy expires without renewal information being entered, Ins-Cert.com sends e-mail notices to all Certificate Holders, and when you reinstate or replace coverage, Ins-Cert.com e-mails a reinstatement notice. The compliance verification and notification function helps you sell broader coverage, and the e-mail cancellation notice helps you collect past-due premiums, without the cost of printing and postage.

What Ins-Cert.com does for YOU

- **Single data entry** of certificate data - it remains until renewal or you change coverage.
- You never enter a Certificate Holder name and address! E-Mail address of Certificate-Holder is used for notices of cancellation, expiration and reinstatement.
- **No interruptions** for rush certificate requests. Once entered, the certificate is available for anyone to whom the Insured gives his Access Code and Password.
- **No paper, envelope, or postage charges**, (only a small part of the total cost of certificates).
- No "Certificate Parties," because you don't mail paper certificates – *have a real party, instead!*
- Room in separate fields for '**special additions**' and '**special exclusions**' for each coverage. No need to try to fit everything in a single "Description of operations" box.
- Additional sections provided for **Professional Liability & Pollution Liability**. These important coverages finally have a place of their own.
- **Property and Inland Marine** sections are on same certificate as casualty, so you need not complete a separate form for mortgagees and loss payees.
- Two free-form sections for unusual coverages, such as Liquor, Aircraft, P&I, EPLI, Fiduciary, etc ...
- Property, Automobile & Inland Marine schedules included for Mortgagees / Loss Payees.
- *Your actual signature* appears on each section. It is the *real thing*, not just a fancy font.
- Check-boxes available for common extensions – you never again have to enter "Certificate Holder is an Additional Insured with regard to ..."
- **Automatic E-Mail Notification of Cancellation** – you save the cost and aggravation of having to send hundreds of cancellation notices if you lose an account, ... *and it's free!*
- **Automatic E-Mail Notification of Reinstatement** – when you remove the cancellation date, Ins-Cert.com sends out an E-Mail notice of reinstatement to all certificate holders.
- **Automatic E-Mail Notification of Expiration** – when expiration date arrives without your having posting the renewal, Ins-Cert.com sends an e-mail notice to all certificate holders.
- **Location/Operation information:** You never enter a "Description of operations/locations/..." for a client's customer. The Certificate Holder may enter this data, which prints as a part of the certificate, but is not saved, so he can do so again for another location/operation. A disclaimer clearly states that this does not change the policy.
- **Compliance Checking & Reports:** Ins-Cert.com compares your certificate to the Holder's own requirements, then tells him which coverages or limits are lacking. This helps you sell the insured the broader coverages he needs.

- **Expiration Report:** The Holder sees a report of the expiration or cancellation dates of each coverage for all insureds.
- **Agent's CONTROL PAGE:** This is the heart of the system for you. Your Insureds are listed with the expiration (or cancellation) date of each coverage. Click a button to add a new Insured or click on an expiration date to enter or edit coverage data. Click a button and Ins-Cert.com produces a memo to your Insured, giving the Access Code and Password, plus a memo for the Insured to fax to all Holders when they ask for a certificate.

Marketing: A "Pop-up" box shows information about you and your Agency, with room to add your own marketing information. Advertising and 'hot links' to your own web site invite Certificate Holders (often insurance buyers for their companies) to request a proposal from your Agency.

HOW TO USE INS-CERT.COM

- 1) First, **register** your Agency to use Ins-Cert.com. From the Home Page, click on Register and fill in the information about (1) the Agency, (2) the Agency Principal and (3) the Individual Agents who will be responsible for filling in certificate information. Print each page for your records, complete and sign both the Agency Service Agreement and the Agent Signature Page.
- 5) After registration, you will be logged-in as the Agency Principal. To have a different agent log-in, exit to the Home Page by clicking on the Ins-Cert.com logo, then have the agent "Log-In" with his own User Name and Password. (Whichever Agent logs-in will be the "agent-of-record" for the coverage entered, so one agent should not log-in to enter another agent's information)
- 6) After log-in, you will come to your personal "Control Page" – this is both your personal Expiration Report, and the launch point for all other functions.
- 7) To add a new Insured, click on "Add new Insured" – when you do, you will be prompted to enter the name, then press "FIND" to pull up a list of Insureds already in the system. If already in the system, click on the name to pull it into your list. ****Do NOT enter a new Insured that already exists!, but if you are the first agent to enter this Insured, finish entering the basic information.**
- 8) After entering a new Insured, or whenever you want to add coverage data, click on "Add" in the appropriate column. Before entering new coverage data, first click on "Click here to select Insurer." You will come to the "Select Insurer" screen – enter the first few letters, then select the correct Insurer. Enter all policy and coverage data and click another coverage tab to save and go to another coverage. Continue until you have entered all your coverages, then press "Agent Control Page" to return. After the first time data is entered, you will see a field for "Effective Date of Change" – this **must** be entered in order to save any change you make.
- 9) If you replace another agent's coverage, you will not see the old data, and the prior agent will get an e-mail that his/her coverage has been superceded, even if it is at normal expiration. If your client has e-mail, he will receive a notice that you have entered a coverage for him.
- 10) At the Control Page, press the Password to view and print a 2-part memo to your client. The first part tells him that you entered his certificate, giving the Access Code and Password. The second page (press '2' at the bottom) is a memo from your client to his customers, giving them the Access Code and Password, along with instructions on how to use Ins-Cert.com and reasons for using it. *Fax or mail these to your client and you should be free of certificates for a year!*

You will still only be charged 25¢ for that Insured-Holder combination for that day.

7. How can I prevent others from viewing the certificates I post on Ins-Cert.com?

Only those viewers your client authorizes by giving out their Access Code and Password will be able to view them. You cannot prevent your client giving out these codes, of course, any more than you could prevent your client from showing his paper certificate to someone.

8. Can another agent, who writes coverage for my insured, see my information?

No, each agent is restricted to viewing only coverages which he/she has entered.

9. What happens when a policy is renewed with another agent?

When new coverage information is entered by a different agency, that new information shows the new agency and new agent's signature, plus an e-mail notice is sent to the old agency to the effect that 'your coverage data has been superceded by another agent – if you have any question, contact the Insured.'

10. How do we notify Certificate Holders of cancellation?

Ins-Cert.com does it for you! You enter the cancellation date in the appropriate coverage(s) as soon as you know it, and **Ins-Cert.com** sends an e-mail notice to every Certificate Holder who has viewed that certificate. When you reinstate or replace coverage, remove the cancellation date, (or another agent enters a new policy), and **Ins-Cert.com** sends an e-mail reinstatement notice to all the same Certificate Holders.

11. How do we enter the description of the project or location covered by the certificate?

You do not need to do it. The Certificate Holder is invited to enter a location, contract, product or job for which this certificate is being viewed. The Holder is notified that whatever they enter does not alter or amend the policy, and specifically states that "If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession."

12. How does Ins-Cert.com handle "Additional Insureds" ?

If you certify that there is Automatic (Blanket) Additional Insured coverage on the policy, (you checked the box), Holders may designate up to 6 Additional Insureds for each coverage, and are advised that this does not apply unless required by a contract or agreement. As soon as they do so, **Ins-Cert.com** sends you an e-mail telling you which Certificate Holder designated which Additional Insureds for which coverage for which of your Insureds. It is up to you to notify the Insurer, or just retain this information. The instructions to the Holder say:

"You may show other parties as Additional Insured(s), for the coverage shown below if you have a contract or agreement in which (Insured) has agreed to name them as Additional Insured(s). If a coverage is not shown, permission has not been granted by the Insurer. In the event of cancellation, expiration or reinstatement, you will be notified by e-mail, but other Additional Insureds will not, unless they separately register as a Holder, and view this certificate."

13. How do we show what Additional Insured endorsement form applies ?

On the data entry screens for General Liability, Auto Liability, Pollution, Professional and Umbrella, you may select the Additional Insured endorsement form which grants coverage on the policy, and the form number will be displayed on the certificate so the Holder knows what he is getting. The form itself is not displayed, but most Holders who want a particular form, (like the CG2010 1185), know what the forms say, and are usually satisfied knowing the form numbers.

14. How does Ins-Cert.com handle Waiver of Subrogation ?

If you certify that there is Automatic (Blanket) Waiver of Subrogation on the policy, (you checked the box), a sentence will appear on the certificate, stating:

"Insurer waives subrogation against Cert-Holder name if required by contract or agreement before a loss."

15. What do we do about other Certificate Holders, once we have responded by posting a certificate for one ?

This is the best part of Ins-Cert.com. Once you have posted your client's data once, it can be viewed by all your client's customers. Print the "memo to client's customers" by clicking on the client's Password from your Control Page. You will see the memo to your client as the first page – on the bottom click on the "2" to get to page 2, which is the Client's memo to his customers. Print that using your browser print button and give it to your client. Suggest that whenever your client gets a request for a certificate, he fax this memo to the customer. The customer will do so, and you won't even know that a certificate was requested until you see the entry on the month-end statement, (or get an e-mail showing additional insureds).

HINT: Some brokers cut and paste this memo into a document and print it on the client's letterhead, making it look better for the client.

16. How can I use this to help my clients better manage their risk ?

Your Insureds, like your Insured' customers, are exposed whenever they hire a contractor, service, buy a product, lease real estate, or lend money against collateral. If they are not properly insured, your client could suffer a loss, so it is prudent and a part of your job to help them ensure that all contractors and vendors are properly covered. Introduce them to **Ins-Cert.com** as a free service to help them avoid the risk of an underinsured contractor, tenant, borrower or vendor !

Enjoy using Ins-Cert.com, and encourage your Certificate Holders to ask for Ins-Cert.com from all their vendors, so they have complete reports on-line. If you have any questions about the system, please contact:

Ins-Cert Corporation
9435 So. Autumn Ash Place
Littleton, CO 80126-3591
(303) 346-3889
e-mail: wrh@Ins-Cert.com

INFORMATION for INSURERS

FEATURES & BENEFITS

- Agents' time savings allows more time to sell and service your policies
- Compliance checking promotes broader coverage and higher limits, which means better protection for Insureds and more premium dollars per account.
- Expiration lists for both Certificate Holders and Agents helps avoid missed expirations
- You may advertise on Ins-Cert.com, which will be seen every time a Certificate Holder, (often the same person buying insurance for his/her firm), views a certificate
- Hot-Links to Insurer web sites help steer potential customers to learn more about your company
- A. M. Best & Company rating is shown in the 'pop-up' Insurer window – additional information may be entered in that window to draw Certificate Holders to ask for a quote from your company
- Your Agents will no longer avoid sending notices of cancellation, because the system does it for the Agent, ... free of charge. It also sends reinstatement and expiration E-Mail notices.
- You can block an Agency from being able to certify that your company is the Insurer for any coverage, in the event of unfriendly separation or suspicion of fraudulent certificates.

Ins-Cert.com gives you, the Insurer, more control over the certificate process, without your having to receive and review thousands of paper certificates. You can prevent any Agent from issuing fraudulent certificates using your company name(s), and you will be able to spot-check any certificates where your company is shown as "Insurer." Your company has a new venue for advertising directly to the insurance people in Certificate Holder companies, and your logo on the home page will be seen every time a Certificate Holder or Agent logs onto the site.

How to Use Ins-Cert.com

- 1) First, a contact person from your company must register for your company, (there is a one-time \$250 fee).
- 2) From the Home Page, click on "**Register**" on the next page, click on "Insurer," then enter the first few letters of your company name, select your company, and enter the company code which was mailed to you in December. If you do not have it, click on wrh@ins-cert.com and request your registration code. If your only e-mail address personal, please fax a request on your letterhead to (303) 744-1513.
- 3) Next, complete or update the information about your company, and enter a **User Name** and **Password**.
- 4) To view certificates issued by your agents, or block/unblock agents from using your company name on certificates, log-in from the Home Page with your User Name and Password and follow the directions.

Frequently Asked Questions

1. *Why is it not on an ACORD® form?*

Several Reasons: (1) The ACORD® form can only be issued by one agent, and the *Ins-Cert.com* certificate shows all the Insured's coverages on a single form, regardless of how many different agents are used. (2) The ACORD® form only has room for the more common coverages, and requires a separate form for Property & Marine insurance. *Ins-Cert.com* puts them all together. (3) There are several options that are often requested, (Additional Insured, Waiver of Subrogation, Primary & Non-Contributory), which must be entered in the comments area of an ACORD® certificate – we wanted to make them 'check-offs' that are easily found by the certificate holder.

2. *Is the Ins-Cert.com certificate legal?*

Certificates are not legal documents because the certificate holder does not pay for any rights or coverage.

You or your agents issue certificates as a courtesy to your Insureds. *Ins-Cert.com* does, however, contractually require all agents to promptly enter accurate information, and the responsible agent's actual signature appears on each coverage, to contact if there are questions.

3. *Can the certificate be printed?*

Yes, you can print the certificates directly from *Ins-Cert.com*, using your web browser "PRINT" button, but there is no need to, because the certificate may be viewed any time, as of any effective date.

4. *Can our auditors view certificates of our Insureds' subcontractors?*

Yes, as long as they log-in as your Insured, (Certificate Holder with respect to the subcontractor), they can view all certificates from all subcontractors, as of whatever dates are appropriate.

5. *Can I get a certificate showing policies in effect as of a prior date?*

***Ins-Cert.com* defaults to the current date, but allows you to enter a different date, and shows the policies in force on the date you enter.**

6. *Will this help our agents avoid missing renewals?*

Yes! – the agent's 'Control Page,' from which they navigate to the data entry screens, is actually a list of all insureds in the system, showing the expiration date of each coverage for each Insured.

7. *What is the Expiration Report?*

The Expiration Report is a summary of all certificates viewed by the Certificate Holder, showing the expiration date of each coverage, for each Insured. This allows them to see which policies are coming due for renewal soon, so they can check back to be sure they were renewed.

8. *What is the Compliance Report?*

The Compliance Report is for those Certificate Holders who do not have the time, expertise, (or inclination), to evaluate entire certificates. This report compares the Holder's own minimum insurance requirements with the coverages on each certificate viewed, showing each coverage as: "OK," if the coverage is in force and meets the requirements or "LOW," if it is in force but does not meet the requirements. It shows: "EXP" if the coverage has expired, or "CNX," if it was cancelled before expiration.

9. *Can we view other Insurer's Certificates, and other Insurers view ours?*

No, you will only be able to see coverages for which you are the Insurer. However, your auditor may use your Insured's log-in to check subcontractor certificates, as the Certificate Holder, (your Insured, but Holder with respect to the subcontractors).

10. *Is the information secure?*

Both an Access Code and Password are required to view a certificate, and the software contains special proprietary security measures to help prevent break-ins, but no software is immune from expert hackers. Insurance information is not especially sensitive, like bank records or credit cards, and insurance policy limits are confidential unless a court requires disclosure in a lawsuit.

11. *What does it cost?*

Fig. 8B

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453</
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About Us

Ins-Cert.com is a complete insurance certificate management system with integrated risk management functions. It uses the Internet for data entry by agents, instant access by recipients, and E-Mail notices of cancellation, reinstatement and non-renewal of policies.

Ins-Cert.com eliminates the need for agents to print and mail and/or fax millions of documents each year, while giving recipients faster and more complete insurance information.

Ins-Cert.com automates the process of comparing certificates to each recipients' insurance requirements, thereby reducing errors, increasing security, and virtually eliminating the need for busy managers and staff to become insurance experts, as well.

HISTORY

Ins-Cert.com was created in 1999 by a commercial insurance broker, who, like the rest of the insurance community, saw the need for a better way for agents and brokers to certify their clients' insurance coverage to the clients' customers. Many millions of paper certificates are issued every year to prove, (as examples), to a contractor that his subcontractor is properly insured, to a property manager that his service providers are covered, to vendors and manufacturers that component manufacturers carry product liability, and to banks and financial institutions that their collateral is protected. Our founder realized one important fact: the recipients of these certificates really need data, not paper.

The Internet is ideal for transmitting certificate data, but we needed to go beyond using technology to issue paper more efficiently. We created **Ins-Cert.com** as a relational database, accessible over the Internet to both Agents, (to enter information), and those who need to receive certificates, "Certificate Holders." The company insured, ("Insured"), does not want to constantly request certificates or do the certificates himself, (after all, the Agent works for the Insured!).

Although insurance data is not as sensitive as bank records or credit card numbers, there is still a need for confidentiality, so we built in sophisticated security measures, so that a Certificate Holder cannot see a certificate without receiving permission from the Insured, in the form of both an Access Code and Password. This system also keeps agents and insurers from seeing information entered by other agents. After responding to thousands of certificate requests, our founder knew that Certificate Holders are very worried about not being notified if a policy is cancelled, so we built in automatic e-mail notification of cancellation.

Our founder also knew, after 27 years in the business, that most Certificate Holders are not insurance people, and do not want to study insurance certificates. *Certificate Holders just want to know if an Insured's coverages are valid and meet their minimum requirements!* So, we designed **Ins-Cert.com** to allow Certificate Holders to enter, only once, their own minimum insurance requirements, and to compare these minimums to every certificate viewed. We also designed a "Compliance Report" that tells the Certificate Holder the status of each coverage for each Insured, all on one report. And for those who want to look ahead at upcoming policy expirations, (to check to be sure policies are renewed), we designed the "Expiration Report."

As an Agent himself, our founder is very sensitive to the needs of agents, who are constantly interrupted for certificates, all of which are "urgent." We designed the system so that once the Agent enters the certificate data, and gives the Access Code and Password to the Insured, his job is done, and he can get back to productive work. We also designed an expiration report for the Agent, showing only those coverages for which he is the agent, to help the Agent track what is in the system, and as a renewal reminder.

Ins-Cert.com has been enthusiastically received by those to whom it has been presented, and we look forward to hearing that it has helped your firm, as well. Please be sure to read the "Information for ..." section appropriate for you – they also contain instructions on how to use the system – but if you need help, press "Contact Us" and send us your questions.

— Fig. 10

CONTACT US

We welcome your questions, comments and suggestions, which we prefer by E-Mail, (naturally).

We welcome any inquiries and will entertain investment and marketing proposals.

We also offer advertising opportunities.

E-Mail: Please direct all inquiries to wrh@ins-cert.com

Join Us ! Employment opportunities are available for sales persons with some commercial insurance background, in territories throughout the US and Canada. E-Mail your resume to wrh@ins-cert.com.

Problem? If you have an urgent question or encounter any apparent malfunction, please call (303) 346-3889 during business hours (Mountain Time) or (303)877-3863 after hours.

Write us: Ins-Cert Corporation
9435 S. Autumn Ash Pl.
Littleton, CO 80126-3591

Ins-Cert.com News

November 10, 2000 Ins-Cert.com announces the implementation of a new **Additional Insured** function, allowing designation of up to 6 Additional Insureds for each of the 5 Liability coverages: General Liability, Auto Liability, Pollution Liability, Professional Liability, and Umbrella/Excess. Wherever the agent/broker/insurer has certified that the applicable policy contains a 'automatic' or 'blanket' Additional Insured Endorsement, such entry is permitted, and the Certificate will show which form number and edition date applies. This feature was requested by several users, especially property managers, even though the other parties wanting to be named have always been able to log-in as Certificate Holders, themselves, and see their company named as an Additional Insured.

Sept. 26, 2000 Lafarge Corporation, the international building materials supplier, begins test of Ins-Cert.com in Denver, Colorado office. John Del Bagno, Corporate Risk Manager, instructed all vendors to submit all certificate data using Ins-Cert.com in order to reduce paperwork, increase insurance compliance and speed verification that all vendors are properly insured. Mr. Del Bagno said he expects to implement the use of Ins-Cert.com throughout the company's 800+ offices in the USA and Canada, permitting his office to remotely monitor all vendor compliance over the internet.

May 5, 2000 Ins-Cert.com enthusiastically received at **RIMS2000**, the annual convention of the Risk and Insurance Management Society. Not only did hundreds of risk managers come by our booth and express strong interest in Ins-Cert.com, but at a special break-out session regarding certificates, many attendees responded that ins-Cert.com seemed to be just what they were looking for.

March 20, 2000 Van Gilder Insurance Corporation, part of the Assurex network and Denver's largest independent broker, registers to use Ins-Cert.com, as the first large agency to embrace this new technology.

COMPLIANCE REPORT
for William Hartigan

Fig. 12



View Expiration Report View Requirements View Certificates

Key

OK = Complies | Low = Non-Compliant | N/R = No Requirements | N/C = No Coverage | CNX = Canceled | EXP = Expired

Insured Company Name	AccessCode	Password	Liability	Automobile	Pollution	Professional	Umbrella	WorkComp.
ABB Transformers	OiStc	cDd2D	LOW	N/C	N/C	N/C	N/C	N/C
Acoustics Systems, Inc.	Aco873	xj7kzQ	LOW	OK	N/C	N/C	OK	LOW
American Construction Corp.	ROfm	w9x4	LOW	LOW	N/C	N/C	LOW	LOW
DisappearingInsured			N/C	N/C	N/C	N/C	N/C	N/C
G.E.Jackson Construction	Jhfo	2NSn	EXP	EXP	LOW	OK	EXP	CNX
Ins-Cert Corporation	Rpfn	w4cV	LOW	N/C	N/C	N/C	N/C	OK
JRS Engineering, Inc.	JRS974	3pE2r8	LOW	OK	N/C	OK	N/C	N/C
Mechanical Construction, Inc.	Mec137	DzOC1I	LOW	OK	N/C	N/C	OK	LOW
Mower Landscape	I8VwL	uSxjI	N/C	N/C	N/C	N/C	N/C	LOW
Sample Construction Co.	Sample	Sample	LOW	OK	LOW	OK	OK	EXP
Stone Enterprises, Inc.	Sto351	QDbQFV	N/C	N/C	N/C	N/C	N/C	EXP
Winslow Construction Company	Win617	hTrgVm	LOW	OK	N/C	N/C	LOW	LOW
Winslow Crane Service Co.	Win246	OAYNCS	LOW	OK	N/C	N/C	LOW	LOW

EXPIRATION REPORT
for William Hartigan

Fig. 13



1304

View Certificates Report

Get Requirements

View Certificates

Expiration Report by Policy

Insured	Access Code	Password	GL	AL	PL	E&O	UMB	WC	Prop	Marine	Other1	Other2
ABB Transformers	OiStc	cDd2D	1/1/02									
Acoustics Systems, Inc.	Aco873	xj7kzQ	7/1/01	7/1/01			7/1/01	7/1/01		7/1/01		
American Construction Corp.	ROfm	w9x4	10/1/01	9/1/01			10/1/01	9/1/01				
DisappearingInsured												
G.E. Jackson Construction	Jhfo	2NSn	8/23/00	1/1/01	6/1/01	6/1/01	12/1/00	8/1/00		6/1/01		
Ins-Cert Corporation	Rpfn	w4cV	11/1/01					12/14/01				
JRS Engineering, Inc.	JRS974	3pE2r8	8/15/01	8/15/01		1/1/02						
Mechanical Construction, Inc.	Mec137	DzOC1I	3/1/02	3/1/02			3/10/02	3/1/02		3/1/02		
Mower Landscape	l8VwL	uSxjl						6/1/01		6/1/01		
Sample Construction Co.	Sample	Sample	4/1/02	4/1/02	5/5/02	4/1/02	4/1/02	4/15/01	4/1/02	5/5/02	5/1/02	12/31/01
Stone Enterprises, Inc.	Sto351	QDbQFV						11/12/00				
Winslow Construction Company	Win617	hTrgVm	4/1/02	4/1/02			4/1/02	1/1/02		4/1/02		
Winslow Crane Service Co.	Win246	OAYNCS	4/1/02	4/1/02			4/1/02	1/1/02		7/21/01		

1302

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REGISTRATION

Click on whichever type of registration is appropriate for how you will use Ins-Cert.com:

1402

AGENT or BROKER -

You will enter or edit insurance coverage information about policies for which you are the agent-of-record. Also register here if you are a direct-writing Insurer without agents, or you issue your own insurance certificates.

1404

CERTIFICATE HOLDER -

You request and receive certificates from agents/brokers

1406

INSURER -

You underwrite the policies being certified, but do not issue your own certificates. You need to monitor certificates, but not enter or change them.



Agency Registration: Step 1 - Enter Agency Information

The registration wizard will help guide you through each step in registering your agency. Simply fill in the required information (indicated with *) and press the next button to advance to the next step

* Agency Name 1502

1504 * Phone * Fax 1506

* Address Suite 100 1508 1512

1510 * City * St/Prov * Zip/PC 1514

1516 * Tax ID * Agency Ins License # * License St/Prov 1520

Company Home Page 1522

1524



Agency Registration: Step 2 - Enter Agency Principal

Please enter the information for the Agency Official who will

- 1 Administer all licensed agents accounts who will be responsible for data entered, and who's signatures will be on certificates.
- 2 Authorize Ins-Cert corporation to charge the agency bank account shown on the service agreement for all fees.

Salutation * Principal First Name MI * Last Name Title or Professional Designation(s)

Mr. ☒ Simon S. Sample President

* User Name * Password *E-Mail *License No. *License St.

Simon Sample Simon@sampleinsuranceagency.co 9876543 CO ☒

Previous Next Step



Agency Registration: Step 3 - Enter Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official (s) responsible for certificates - they must be licensed and authorized to sign certificates for the Insurer

Salutation * First Name

MI * Last Name

Title

Ms.	Susan	S	Sample	V.P.
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* License No. * License St.

Susan	Sample	Susan@sampleinsuranceagency.c	33334444	CO
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[Add this agent](#)
[Previous](#)
[Next Step](#)

—1704

Agents Added

Agent Name	User Name	Password	License	Lic State
Simon Sample	Simon	Sample	9876543	CO

-1702



Agency Registration: Step 3 - Enter Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official (s) responsible for certificates - they must be licensed and authorized to sign certificates for the Insurer

Salutation * First Name

MI * Last Name

Title

Ms.				
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Add this Agent

[Previous](#)

Next Step

Agents Added

Agent Name	User Name	Password	License	Lic State
Simon Sample	Simon	Sample	9876543	CO
Susan Sample	Susan	Sample	33334444	CO

1802

Set Adjustment

Agreement

(If an Insurer is registering as an Agency, because it is a 'direct writer', "Agency" shall mean the Insurer.)

I am authorized to act on behalf of **Sample Insurance Agency** ("Agency"), for which this registration is made, and hereby agree to the following terms, in consideration for the services provided by Ins-Cert Corporation:

1. Agency will make timely and accurate entries of certificate information, including immediate entry of cancellations or decreases in coverage, even if not effective until a later date. Agency hereby indemnifies and holds Ins-Cert Corporation harmless from and agrees to defend Ins-Cert Corporation from and against any and all claims (including reasonable attorney's fees) arising out of, resulting from or in any way related to the information provided by or omitted by Agency or not updated by Agency. Agency acknowledges that Ins-Cert Corporation has no obligation to notify any person or entity, which has viewed a Certificate of Insurance, that the insurance coverage represented thereby has been canceled or changed in any way.
2. Agency agrees to use Ins-Cert.com only for the purpose of entering or updating insurance certificate data for its own clients, as authorized by said clients and by the Insurer, (either expressly or by binding authority). Agency agrees not to use Ins-Cert.com for any other purposes not contemplated by this Agreement, and agrees not to use Ins-Cert.com for competitive purposes. If there is a breach of security through Agency's account, then Agency shall immediately change any affected password. Further, Agency will be liable for all charges accruing from use of Ins-Cert.com during the period of unauthorized use. Ins-Cert Corporation reserves the right to immediately suspend access to the site if it observes what Ins-Cert Corporation determines in its sole discretion is unusual activity, inappropriate or improper use of Ins-Cert.com by Agency.
3. Agency agrees that Ins-Cert Corporation is authorized to draw upon the bank account shown for all invoiced fees, according to the fee schedule in effect on the date of registration. Agency agrees to give 30 days prior notice by e-mail of any increase in fees.
4. Agency understands and agrees that Ins-Cert Corporation may cause a block to be placed on data posted by Agency in the event of non-payment of fees by Agency, and Agency agrees to defend, indemnify and hold harmless Ins-Cert Corporation from all claims for damages arising from such data being blocked until such time as all payments are current. Agency understands that Ins-Cert Corporation may modify Ins-Cert.com and that those modifications may create differences in how the site operates in the future.
5. Ins-Cert Corporation will make every reasonable effort to maintain Ins-Cert.com available for use by Agency twenty-four (24) hours per day, seven (7) days per week, but the system and site may not always be available, due to maintenance, upgrades, or circumstances beyond its control. Agency agrees not to hold liable Ins-Cert Corporation, its representatives or employees for damages arising from any reasonable period of unavailability.
6. Except for claims based on the sole negligence or unlawful acts of Ins-Cert Corporation, Agency hereby agrees to, at its own expense, indemnify, defend and hold Ins-Cert Corporation harmless from and against any loss, cost, damages, liability, expense (including reasonable attorneys' fees), arising out of or relating to any claim, action or allegation related to (i) any transaction or dispute between Agency or Ins-Cert Corporation and any third party, arising out of Agency's use of or access to the site or out of unauthorized access to the site through Agency's account or out of denial of access to the site; (ii) any information set forth in, use of or validity of any Certificate of Insurance, including without limitation the viewing or printing of a Certificate of Insurance on a cancelled policy where the information is not updated promptly by Agency and (iii) any infringement of any third party intellectual property rights, or other proprietary rights of a third party contained in, set forth in or related to any information provided by Agency. Except with respect to the indemnity provisions above, under no circumstances, including negligence, will either party or their affiliates be liable for any loss of business, loss of use, lost profit, loss of data or any other indirect, incidental, special or consequential damages that result from access to Ins-Cert.com., use of the site, or otherwise are within the scope of this agreement.
7. Ins-Cert.com services are provided "as is", without warranties of any kind either express or implied. Ins-Cert Corporation disclaims all warranties whether express, implied or statutory, including, but not limited to the implied warranties of merchantability and fitness for a particular purpose and the statutory warranty against infringement. Ins-Cert Corporation expressly disclaims any representation or warranty that site access will be error-free, secure or uninterrupted, or that the certificate data will be accurate or timely. No oral advice or written information given by Ins-Cert Corporation, or its employees or representative will create a warranty, nor may Agency rely on any such information or advice.
8. This Agreement commences when the "I Agree" button is clicked by the Agency Principal, (or equivalent ^party), and continues for a period of one year thereafter, and shall automatically renew for successive annual terms upon the anniversary date. Either party may terminate this Agreement without cause effective at the expiration of the initial term or any renewal term by providing the other party thirty (30) days written notice of intent to terminate. If either party materially breaches any of the terms or conditions of this Agreement, then the other party shall so notify and the breaching party shall have thirty (30) days

2102

PRINT this page for Signatures, using browser PRINT button, then press **FINISHED** to exit Registration and log-in as either Agency Principal or as an Individual Agent.

These signatures will be scanned & shown on Certificates - Please sign legibly in heavy black ink within the boxes.

2108

Agency: Sample Insurance Agency

Agency Principal: Mr. Simon S. Sample UserName: Simon

Agent: Mr. Simon S. Sample

2104

Agent: Ms. Susan S Sample

Upon completion, **MAIL**, (do not fax), both the signed Agreement and this signature page(s) to:

2106

Ins-Cert Corporation
9435 So. Autumn Ash Pl.
Littleton, CO 80126-3591

Log-In Page

Please enter your **User Name** and **Password**, (not the Insured's Access Code and Password).

User Name

Simon

Password

Login

If you are not a registered user, Click Here to register now. There is no cost or obligation to register, and you may register more than once:

- If you are a **Certificate Holder** (receiving certificates regarding an "Insured" who works for you). You may register different subsidiaries, divisions, offices, or other units as if they were different entities. This will limit the number of Insureds that appear on each entity's reports to only those whose Access Codes and Passwords were entered while logged-in with that entity's user name/password. Too many registrations, however, may make it hard to remember which log-in to use to see a particular certificate.
- If you are an **Agency, Broker, or direct-writing Insurer** (who issues certificates). You should register each office separately to keep the list of Insureds on the Control Page more manageable. If an official has over 250-300 Insureds, you may wish to further divide the office to limit the time it takes to load the Control Page.
- If you are an **Insurer**, you should register each branch office separately so your lists of Insureds and Agencies are more manageable.

PRINTING: To print the certificate properly, reset your browser's print margins to .3" or less on Internet Explorer, click on File, Page Setup, and change the left and right margins, then save.



Welcome Simon Sample

23187

To add a new Insured, click on the Insured column header	To edit Insured's information click on the Insured's name
To add certificate data, click on Add	To edit certificate data, click on the Expiration Date
To view a certificate, click on the Access Code	To view memos to the client, click on the client's Password
To deactivate an Insured, click on Insureds Name and choose Deactivate Insured 23147	To reactivate an Insured, click on Add New Insured and enter them 23147

[illegible]

2324

2356

62308

62302

2304

2326

2320

EXPIRATION REPORT
for Simon Sample



Back to Control Page

Expiration Report by Day Limit

Insured	Access Code	Password	GL	AL	PL	E&O	UMB	WC	Prop	Marine	Other1	Other2
ABC Company	XmVAa	zQP2R	1/1/02	1/1/02			1/1/02	5/5/02				
Sample Construction Co.	Sample	Sample	4/1/02	1/1/02	6/1/01	6/1/01	1/1/02	4/15/01		1/1/02	1/1/02	12/31/01

Fig. 24

11/11/2001 10:00 AM



Add and Modify Agents

Enter only licensed agents who are responsible for data on certificates. Do not enter unlicensed staff members who enter data for authorized agents. If you are a "direct writing" insurer, enter the name of the company official(s) responsible for certificates - they must be licensed and authorized to sign certificates for the Insurer

Salutation		*First Name	MI	*Last Name	Title
<input type="checkbox"/> <input type="checkbox"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
*User Name		*Password	E-Mail	License No.	License St.
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input checked="" type="checkbox"/>
<input type="button" value="Add this Agent"/>		<input type="button" value="Cancel"/>			

Agents List - Click the agents name to modify or remove that agents information

Agent Name	User Name	Password	License No.	License St.
Simon Sample	Simon	Sample	9876543	CO
Susan Sample	Susan	Sample	33334444	CO



Modify Agency Information

* Agency Name

* Phone * Fax

* Address

* City * St/Prov * Zip/PC

* Tax ID * Agency Ins License # * License St/Prov

Company Home Page

Cancel

Save Changes



Modify Insured

*Insured:

Add Company Alias:

*Address:

*City/State/Zip:

*Phone: Fax:

E-Mail: Website:



Certificate Holder
Sample Insurance Agency

INSURANCE CERTIFICATE

ABC Company
123 Main St.
Denver, CO 80123

View Date: 05/11/01
Data as of: 05/11/01
Phone: 303-615-7454
Fax: 303-715-7451
sherrill.hendricks@imacorp.com
www.imacorp.com

This Certificate is being viewed/printed regarding the following project, location, or product, but if the policy(s) exclude or restrict coverage for the following, the policy provisions apply, and the following entry has no effect on policy coverage(s):

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. Ins-Cert Corporation is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY	No Data Entered
AUTOMOBILE	No Data Entered
POLLUTION	No Data Entered
PROFESSIONAL	No Data Entered
UMBRELLA	No Data Entered

<p>WORKERS COMP.</p> <p><input checked="" type="checkbox"/> Statutory Coverage</p> <p><input type="checkbox"/> Voluntary compensation</p> <p><input type="checkbox"/> All owners covered</p> <p><input type="checkbox"/> Stop Gap Liability</p> <p>Experience modification= 1.99</p> <p><input checked="" type="checkbox"/> All States, except monopolistic, if not, see below:</p>	<p>Insurer: Marion County Mut Ins Assn</p> <p>Agency: Sample Insurance Agency</p> <p>Agent: Simon Sample</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> <p>Policy No: WC123456</p> <p>Inception: 5/5/2001 Expiration: 5/5/2002</p> <p>Updated: 05/11/01 Cancelled:</p>	<p>Employers Liability</p> <p>Each accident: 100,000</p> <p>Disease policy limit: 500,000</p> <p>Disease limit each employee: 100,000</p> <p><input type="checkbox"/> Federal employers Liability Act (FELA)</p> <p><input type="checkbox"/> Longshoremen+harborworkers (USL&H)</p> <p><input type="checkbox"/> Jones Act coverage</p> <p><input type="checkbox"/> Outer Continental Shelf Lands Act</p> <p><input type="checkbox"/> Foreign coverage endorsement</p> <p><input type="checkbox"/> Defense Base Act</p>
--	---	---

PROPERTY	No Data Entered
MARINE	No Data Entered
OTHER	No Data Entered
OTHER	No Data Entered

Agencies shown above agree to post an effective date of cancellation as soon as it becomes aware of the date. When a cancellation date is posted, Ins-Cert.com will send E-mail notice to the E-mail address given by all persons upon entering the system to view this certificate. For your protection, be sure that the E-mail address used does not belong to an employee who may leave your company.

Sample Construction Co.
123 Main St
P. O. Box 9876
Chicago, IL 60606-9876
444-555-6666

Fig. 29

Dear customer,

You requested an Insurance Certificate, which our Agent has posted to **Ins-Cert.com**, an Internet service that lets you view and print our certificate on-line, for free. **Some of the advantages for you are:**

- **Fast:** Immediate Internet access to certificates - no waiting for faxes or snail mail.
- **Complete:** All coverages are on one certificate, including Pollution Liability, Property, Marine and 2 places for special coverages.
- **Detailed:** More insurance information is shown than on other certificate forms. Each coverage item has a pop-up brief explanation of what it means to you.
 - Additional insured** -if approved, up to 6 may be shown for each coverage
 - Subrogation waiver** -if checked, the insurer will not subrogate against you
 - All locations and operations** - If checked, all are covered and you can enter job or location data
- **Signed:** Our Agent's actual signature appears on each coverage, (not just a name in a fancy font).
- **Responsive:** You will automatically be sent an E-mail notice if a policy is cancelled, expires or is reinstated.
- **Compliance:** Compares our certificate to your requirements, and generates the **Exception Report** which shows what does not comply, if any.
- **Reports:**
 - ExpirationReport** show certificates that are expired, cancelled or will expire within 30 days.
 - Compliance Report** shows certificates, reporting compliance with your requirements.

How to Use Ins-Cert.com

- 1 Open your web browser (Internet Explorer is recommended) and navigate to www.ins-cert.com
- 2 Register as a Certificate Holder, then log-in with the User Name and Password you choose during registration. (Not the Access Code and Password)
- 3 For the Access Code, enter **Sample**.
- 4 For the Password, enter **Sample**.
- 5 Click the View Certificate.
- 6 On the **Set Requirements Page**, you may enter or change your insurance requirements, as needed, and click **Compare to Requirements and View Certificate** to view the **Exception Report** which shows if our insurance meets your requirements, and if not, where the differences occur.
- 7 Before viewing the certificate, you may enter job/location data, and up to 6 Additional Insureds, if approved. The certificate may be printed using your browser's Print feature, but you need not do so, because you can view it any time, and as of any date - print it when you need it. (Before printing, set left and right margins to 0.3" using File and Page Setup in your Browser.)

If you have a question about the certificate, contact the Agent - click on the Agency or Agent's name for contact information. Click on the Insurer's name for information about the insurance company behind the policy.

After viewing at least one certificate, the Compliance Report and Exception Report can be accessed.

Short Cut: Both reports allow you to click on any name to go to that Insured's Exception Report, and view their certificate without reentering the Access Code and Password for that Insured.

If you do not have Internet access, or do not want to use Ins-Cert.com, please tell us, and we will ask our agent to send you a paper certificate.



Add New Insured

3042

*Insured:



Type in part of the Company Name
to see if it's already in the system

Add Company Alias:



3006

*Address:

*City/State/Zip:

IL

*Phone:

Fax

E-Mail:

Website:

3044

3048

3042



Auto	Collision	F&O	Medical	UT	Property	Marine	Other 1	Other 2
------	-----------	-----	---------	----	----------	--------	---------	---------

- ☒ Any Auto
- ☐ All owned autos
- ☐ Scheduled autos
- ☐ Hired autos
- ☐ Non-owned autos
- ☐ Auto pollution liability (MCS-90)
- ☐ Primary/non-contributory

Insurer: Washington Casualty Company
Agency: Sample Insurance Agency
Policy #: CA12345678
Inception: 4/1/01 Expiration: 4/1/02
Updated: 05/11/01 Cancelled:

- ☒ Automatic Subrogation Waiver
- ☐ Punitive damages
- ☐ Severability of Interests/Cross Liability

Combined Single Limit 1,000,000

Bodily injury per person

Bodily injury each accident

Property damage liability

Garage Liability: Auto Only:

Limit each accident

Garage Liability: Other then Auto only

Limit each accident

Aggregate Limit

☒ Automatic additional insured

Additional Insured Form # ISO_CA_2001_0299

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

Special Additions

Special Exclusions

You Have 1 Vehicle Listed in the Schedule Below. If you Can't See it Scroll Down

Auto Physical Damage Coverage - applies only if deductible is shown

Hired auto physical damage

Deductibles

Coll	Comp	Scol
100	100	

Year, Make, Model

Serial number

Bank:

Add

1. 1999 Ford Explorer

12342345425646

100 100

Bank:

First Bank of Anywhere

Delete

Fig. 31



GL	Auto	Pollution	Umbrella	WV	Property	Marine	Other 1	Other 2
----	------	-----------	----------	----	----------	--------	---------	---------

- ☒ Occurrence Form
☐ Claims-made Form-

Retro Date:

- ☒ Excess General Liability
☒ Excess Auto Liability
☒ Excess Products/completed ops.
☒ Excess Pollution Liability
☒ Excess Professional Liability
☒ Excess Employers Liability
☒ Automatic Additional Insured

Insurer: **Specialty Lloyds Ins Co**
Agency: **Sample Insurance Agency**
Agent: **Simon Sample**
Policy No: **UMB98765432**

Inception: **4/1/01** Expiration: **4/1/02**
Updated: Canceled:

- ☐ Primary/Non-Contributory
☒ Blanket Contractual
☒ Owners/Contractors Protective
☐ Punitive damages covered
☒ Automatic Subrogation Waiver

Policy Aggregate **5,000,000**
Each occurrence/claim: **5,000,000**
Self Insured Retention: **10,000**

- ☒ Per Job Location Aggregate
☒ Defense in Excess of Limits
☒ "x" Explosion coverage
☒ "c" Collapse coverage
☒ "u" Underground coverage
☒ Severability of Interests/Cross Liabilit

Additional Insured Form # **ISO_PR_2002_1297**

If the Additional Insured form does not appear on the drop-down list, please submit the form name **wrh@ins-cert.com**.

- ☒ All locations/operations if not see...

Special Additions:

Special Exclusions:

Fig. 32



GL	Auto	Boat/Aviation	F&O	Liability	WC	Property	Marine	Other 1	Other 2
----	------	---------------	-----	-----------	----	----------	--------	---------	---------

- ☒ Statutory limits
- ☒ All owners covered?
- ☒ Automatic subrogation waiver
- ☐ Voluntary compensation
- Experience modification =
- ☒ All states, except monopolistic,
covered if not, see..

Insurer: **Evanston Insurance Company**
 Agency: **Sample Insurance Agency**
 Policy #:
 Inception: Expiration:
 Updated: Cancelled:

AL
AK
AB
AZ

Hold down the Ctrl key and click required states

Employers Liability Limits

- Each accident: ☒
- Disease policy limit: ☒
- Disease limit each employee: ☒
- ☐ Federal employers' liability act (FELA)
 - ☐ Longshoremens & harborworkers (USL&H)
 - ☐ Jones act coverage
 - ☐ Outer continental shelf lands act
 - ☐ Foreign coverage endorsement
 - ☐ Defense Base Act

Special additions

Special exclusions

Fig. 33



CL	Auto	Pollution	E & O	Indirect	W/C	Property	Marine	Other 1	Other 2
----	------	-----------	-------	----------	-----	----------	--------	---------	---------

Effective Date of change:

- ☒ Occurrence Form
☐ Claims made form -

Retro Date

- ☒ Defense in excess of limits
☒ Automatic subrogation waiver
☒ Per job/location aggregate
☐ Automatic additional insured

Insurer: Professional Insurance Exch

Agency: Sample Insurance Agency

Policy #: PRO12345

Inception: 4/1/01

4/1/02

Updated: 05/11/01

Cancelled:

Each claim or occurrence

1,000,000

1,000,000

- ☐ Severability of Interests/Cross Liability
☒ Primary & non-contributory
☐ Punitive damages covered

Additional Insured Form #

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

- ☐ All Professions if not, see...

Designated Professions: Architect

Special Additions:

Special Exclusions:

Fig. 34



SI	Auto	Collision	F&O	Medicals	WC	Property	Marine	Other-1	Other-2
Effective Date of change <input type="text"/>			Insurer: FCCI Commercial Insurance Fund			Policy Aggregate <input type="text" value="2,000,000"/>			
<input checked="" type="radio"/> Occurrence Form <input type="radio"/> Claims made form -			Agency: Sample Insurance Agency			Product/CO aggregate <input type="text" value="2,000,000"/>			
Retro Date <input type="text"/>			Policy #: <input type="text" value="9999999"/>			Each occurrence or claim <input type="text" value="1,000,000"/>			
<input checked="" type="checkbox"/> Blanket contractual			Inception: <input type="text" value="04/01/01"/> Expiration: <input type="text" value="4/1/2002"/>			Personal/Advertising Injury <input type="text" value="1,000,000"/>			
<input checked="" type="checkbox"/> Products/completed operations			Updated: 05/11/01 Canceled: <input type="text"/>			Premises damage liability <input type="text" value="250,000"/>			
<input checked="" type="checkbox"/> "x" Explosion coverage			<input type="checkbox"/> Stop-Gap Liability			Premises medical payments <input type="text" value="10,000"/>			
<input checked="" type="checkbox"/> "c" Collapse coverage			<input checked="" type="checkbox"/> Automatic subrogation waiver			<input checked="" type="checkbox"/> Defense in excess of limits			
<input checked="" type="checkbox"/> "u" Underground coverage			<input checked="" type="checkbox"/> Primary/non-contributory			<input type="checkbox"/> Punitive damages covered			
<input checked="" type="checkbox"/> Owners/contractors protective			<input checked="" type="checkbox"/> Per job/location aggregate			<input checked="" type="checkbox"/> Severability of Interests/Cross Liability			
<input checked="" type="checkbox"/> Automatic additional insured			Additional Insured Form # <input type="text" value="ISO.CG.2007.0187"/>						
If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.									
<input checked="" type="checkbox"/> All location/operation if not, see.. <input type="text"/>									
Special Additions <input type="text"/>									
Special Exclusions <input type="text"/>									

Fig. 35



General	Auto	Pollution	Fire	Marine	Yacht	Property	Umbrella	Other 1	Other 2
---------	------	-----------	------	--------	-------	----------	----------	---------	---------

Effective Date of change:

- ☐ Occurrence Form
☒ Claims made form -

Retro Date

- ☐ Defense in excess of limits
☒ Automatic subrogation waiver
☒ Per job/location aggregate
☒ Automatic additional insured

Insurer: **General Fire and Casualty Co**
 Agency: **Sample Insurance Agency**
 Policy #:
 Inception: Expiration:
 Updated: 05/11/01 Cancelled:

Policy Aggregate
 Each claim or occurrence

- ☐ Severability of Interests/Cross Liability
☐ Primary & non-contributory
☐ Punitive damages covered

Additional Insured Form #

If the Additional Insured form does not appear on the drop-down list, please submit the form name to wrh@ins-cert.com.

- ☐ All locations/operations else

Designated location/operation:

Special Additions:

Special Exclusions:

Fig. 36



St	Auto	Boat/Car	Fire	Liability	Life	Property	Vehicle	Other 1	Other 2
----	------	----------	------	-----------	------	----------	---------	---------	---------

Effective Date of change:

- ☒ Special Form
- ☐ Broad Form
- ☐ Basic Form
- ☒ Replacement Cost
- ☐ Actual Cash Value

Insurer: Walle Mutual Insurance Co

Agency: Sample Insurance Agency

Policy #: IRE888877774

Inception: 4/1/2001 Expiration: 4/1/2002

Updated: 5/11/2001 Cancelled:

Blanket building limit 1,000,000

Blanket personal property 300,000

Earthquake sub-limit 500,000

Flood damage sub-limit 500,000

☒ Agreed amount endorsement

☒ Building ordinance coverage

Special Additions:

Special Exclusions:

{ Property shown as "Bank" is mortgage or loss payee, ATIMA }

Location of Property

Building

Limit

Deduct

Personal Property

Limit

Deduct

Bank:

1 123 Main St. Anytown, CO

BankFirst Bank of Anytown, CO

1,000,000

50

300,000

500

MODIFY MARINE
Sample Construction Co.






SL	Date	Policy No.	Ins Co	Insured	Value	Property	Marine	Other 1	Other 2
Effective Date of Change: <input type="text"/>			Insurer: Marine Indem Ins Co of America Agency: Sample Insurance Agency Agent: Simon Sample Policy No: <input type="text"/>				Rented Equipment: <input type="text"/> 100,000 Installation floater: <input type="text"/> 100,000 Cargo liability: <input type="text"/> 100,000 Riggers liability: <input type="text"/> 100,000 Railroad protective: <input type="text"/> 100,000		
<input checked="" type="radio"/> Special Form <input type="radio"/> Broad Form <input type="radio"/> Basic Form <input type="radio"/> Replacement Cost <input checked="" type="radio"/> Actual Cash Value			Inception: <input type="text"/> 05/05/01 Expiration: <input type="text"/> 05/05/02						
			Updated: 05/11/01 Cancelled: <input type="text"/>						

Special additions:

Special exclusions:

{Party shown as "Bank" is loss payee, as their interests may appear}

<u>Limit</u>	<u>Deductible</u>
100%	100%
75%	75%
50%	50%
25%	25%
0%	0%

Bank:			
1	1995 Caterpillar D9 Dozer	100,000	500
Bank:	First Bank of Anytown, CO		
2	1995 Caterpillar D9 Dozer	100,000	500
Bank:	First Bank of Anytown, CO		

[illegible]

MODIFY OTHER 1 DATA
Sample Construction Co.

Agent Control Page



1	Info	Collision	2	Medical	3	Fire	4	Propane	5	Medical	6	Other 1	7	Other 2
Effective Date of Change: <input type="text"/>			Insurer: Liberty Ins Co of America Agency: Sample Insurance Agency Agent: Simon Sample Policy No: <input type="text" value="LLL437363637"/>						Limit: <input type="text" value="100,000"/> Deductible: <input type="text" value="1,000"/>					
Type of Coverage:			Inception: <input type="text" value="5/15/2001"/> Expiration: <input type="text" value="5/15/2002"/> Updated: 05/11/01 Cancelled: <input type="text"/>											
<input type="text" value="Liquor Liability"/>														
Forms that apply:														
<input type="text" value="LL100 (12/99)"/>														

What is Insured:	Liability for serving alcoholic beverages
Where coverage's apply:	Anywhere
Perils Included:	Legal Liability only
Perils Excluded:	n/a
Conditions:	excludes service to minors
Bank:	n/a
Special Additions:	
Special Exclusions:	

α	β	γ	δ	ϵ	ζ	η	θ	ι	κ	λ	μ	ν	ξ	\omicron	π	ρ	σ	τ	υ	ϕ	χ	ψ	ω	δ^0	δ^1	δ^2	δ^3	δ^4	δ^5	δ^6	δ^7	δ^8	δ^9	δ^{10}	δ^{11}	δ^{12}	δ^{13}	δ^{14}	δ^{15}	δ^{16}	δ^{17}	δ^{18}	δ^{19}	δ^{20}	δ^{21}	δ^{22}	δ^{23}	δ^{24}	δ^{25}	δ^{26}	δ^{27}	δ^{28}	δ^{29}	δ^{30}	δ^{31}	δ^{32}	δ^{33}	δ^{34}	δ^{35}	δ^{36}	δ^{37}	δ^{38}	δ^{39}	δ^{40}	δ^{41}	δ^{42}	δ^{43}	δ^{44}	δ^{45}	δ^{46}	δ^{47}	δ^{48}	δ^{49}	δ^{50}	δ^{51}	δ^{52}	δ^{53}	δ^{54}	δ^{55}	δ^{56}	δ^{57}	δ^{58}	δ^{59}	δ^{60}	δ^{61}	δ^{62}	δ^{63}	δ^{64}	δ^{65}	δ^{66}	δ^{67}	δ^{68}	δ^{69}	δ^{70}	δ^{71}	δ^{72}	δ^{73}	δ^{74}	δ^{75}	δ^{76}	δ^{77}	δ^{78}	δ^{79}	δ^{80}	δ^{81}	δ^{82}	δ^{83}	δ^{84}	δ^{85}	δ^{86}	δ^{87}	δ^{88}	δ^{89}	δ^{90}	δ^{91}	δ^{92}	δ^{93}	δ^{94}	δ^{95}	δ^{96}	δ^{97}	δ^{98}	δ^{99}	δ^{100}	δ^{101}	δ^{102}	δ^{103}	δ^{104}	δ^{105}	δ^{106}	δ^{107}	δ^{108}	δ^{109}	δ^{110}	δ^{111}	δ^{112}	δ^{113}	δ^{114}	δ^{115}	δ^{116}	δ^{117}	δ^{118}	δ^{119}	δ^{120}	δ^{121}	δ^{122}	δ^{123}	δ^{124}	δ^{125}	δ^{126}	δ^{127}	δ^{128}	δ^{129}	δ^{130}	δ^{131}	δ^{132}	δ^{133}	δ^{134}	δ^{135}	δ^{136}	δ^{137}	δ^{138}	δ^{139}	δ^{140}	δ^{141}	δ^{142}	δ^{143}	δ^{144}	δ^{145}	δ^{146}	δ^{147}	δ^{148}	δ^{149}	δ^{150}	δ^{151}	δ^{152}	δ^{153}	δ^{154}	δ^{155}	δ^{156}	δ^{157}	δ^{158}	δ^{159}	δ^{160}	δ^{161}	δ^{162}	δ^{163}	δ^{164}	δ^{165}	δ^{166}	δ^{167}	δ^{168}	δ^{169}	δ^{170}	δ^{171}	δ^{172}	δ^{173}	δ^{174}	δ^{175}	δ^{176}	δ^{177}	δ^{178}	δ^{179}	δ^{180}	δ^{181}	δ^{182}	δ^{183}	δ^{184}	δ^{185}	δ^{186}	δ^{187}	δ^{188}	δ^{189}	δ^{190}	δ^{191}	δ^{192}	δ^{193}	δ^{194}	δ^{195}	δ^{196}	δ^{197}	δ^{198}	δ^{199}	δ^{200}	δ^{201}	δ^{202}	δ^{203}	δ^{204}	δ^{205}	δ^{206}	δ^{207}	δ^{208}	δ^{209}	δ^{210}	δ^{211}	δ^{212}	δ^{213}	δ^{214}	δ^{215}	δ^{216}	δ^{217}	δ^{218}	δ^{219}	δ^{220}	δ^{221}	δ^{222}	δ^{223}	δ^{224}	δ^{225}	δ^{226}	δ^{227}	δ^{228}	δ^{229}	δ^{230}	δ^{231}	δ^{232}	δ^{233}	δ^{234}	δ^{235}	δ^{236}	δ^{237}	δ^{238}	δ^{239}	δ^{240}	δ^{241}	δ^{242}	δ^{243}	δ^{244}	δ^{245}	δ^{246}	δ^{247}	δ^{248}	δ^{249}	δ^{250}	δ^{251}	δ^{252}	δ^{253}	δ^{254}	δ^{255}	δ^{256}	δ^{257}	δ^{258}	δ^{259}	δ^{260}	δ^{261}
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Effective Date of Change:	Insurer:	Limit:
	AIB Insurance Group	2,000,000
Type of Coverage:	Agency: Sample Insurance Agency	Deductible: 2,000
Aircraft Liability	Agent: Simon Sample	
Forms that apply:	Policy No: AIR2323322	
AIR 2000 (11/99)	Inception: 1/1/2000 Expiration: 1/1/2001	
	Updated: 05/11/01 Cancelled:	

What is Insured:	
Where coverage's apply:	
Perils Included:	
Perils Excluded:	
Conditions:	
Bank:	
Special Additions:	
Special Exclusions:	



Select an Insured Company Name

Click on the Company Name if you wish you use that company or click the cancel button if the company is not in the list.



Company Name	City	St	Zip
ABB Transformers	New York	NY	11111
ABC Company	Denver	CO	80123
ABCO Contracting	Denver,	CO	80111
Acoustics Systems, Inc.	Englewood	CO	80110-1941
American Construction Corp.	Golden	CO	80401
Arrow Striping Company	Arvada	CO	80002

4102

4154

**Job/Location and Additional Insureds for
ABC Company**

**Job Location:**

4204

For your convenience, you may enter information such as location, contract, product or job description below. What you enter is not a part of any policy, and does not modify any policy, or convey any rights to you. If any coverage shown is limited to a specified location, operation or profession, your entry below does not add coverage for a new location, operation or profession.

4202

Additional Insureds:

You may show other parties as Additional Insured(s), for the coverage shown below if you have a contract or agreement in which ABC Company has agreed to name them as Additional Insured(s).

If a coverage is not shown, permission has not been granted by the Insurer.

In the event of cancellation, expiration or reinstatement, you will be notified by e-mail, but other Additional Insureds will not, unless they separately register as a Holder, and view this certificate.

Click the Liability type or scroll down to add Additional Insureds:

General Liability

Auto Liability

Pollution

Professional

Umbrella

General Liability

[Return to Top](#)

View Certificate

Holder

4666

Auto Liability

☐ Same as General Liability

[Return to Top](#)

[View Certificate](#)

Holder

Pollution

Professional

Additional Insured Designation Not Permitted

Additional Insured Designation Not Permitted

Umbrella/Excess

☐ Same as General Liability

[Return to Top](#)

[View Certificate](#)**Holder**



Certificate Holder Registration

*First Name Mi *Last Name

* Company Name

4304 * Phone Fax 4306

* Address 4302

* City * State * Zip

* UserName * Password

Company Web Site * E-Mail 4308

Print this page using your browser's PRINT button, as a record of your User Name and Password. Click on Register and you will be automatically logged-in and taken to the Certificate Selection Page.

To enter the system again, use the **Log-In** on the Home Page and enter your User Name and Password.

(Do not confuse your User Name and Password with Access Codes and Passwords given by each Insured.)

Fig. 43



Certificate Selection

Welcome Back John Spender from U.S. General Services
Administration

Fig. 44

Effective Date of Information on this Certificate or Report 4402

Insured's Access Code 4404
Insured's Password 4408
4406

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Certificate Holder:
U.S. General Services
Administration

4510

Set Requirements for

Fig. 45

Enter or edit the minimum requirements for your company, then click on

[Compare to Requirements & View Certificate](#)

01

[Ignore Requirements & View Certificate](#)

without comparing the certificate for **Sample Construction Co.** to your requirements.

After entering your Requirements Click the **Apply Changes** button.

GENERAL LIABILITY

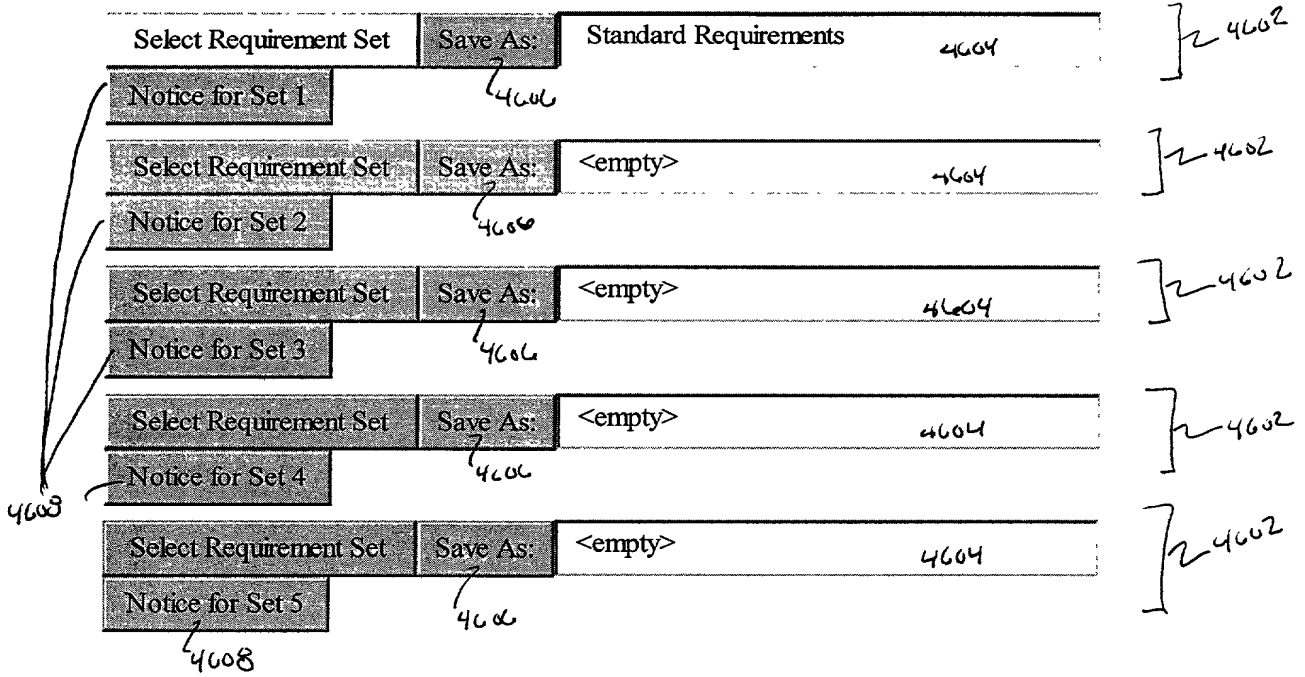
Apply changes

Drop Requirement:

24506

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp
<input checked="" type="radio"/> Occurrence form <input type="radio"/> Claims made form Retro Date Before <input type="text"/>	4508 <input checked="" type="checkbox"/> Name Us as Additional Insured <input checked="" type="checkbox"/> Waive Subrogation Against Us <input checked="" type="checkbox"/> Blanket contractual liability <input checked="" type="checkbox"/> Primary and non-contributory <input checked="" type="checkbox"/> Per location/job aggregate <input checked="" type="checkbox"/> Defense in excess of limits <input type="checkbox"/> Punitive damages covered <input type="checkbox"/> Stop-Gap liability	Policy Aggregate Products/CO aggregate Each claim or occurrence Personal & advert. injury Premises damage legal Premises Medical payments	<input type="text"/> <input type="text"/> 1,000,000 1,000,000 <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> 1,000,000 1,000,000 <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> 1,000,000 1,000,000 <input type="text"/> <input type="text"/>

Fig. 46



Completed Report

Expiration Report

View Other Certificates

Set Requirements for

Fig. 47

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

or

Ignore Requirements & View Certificate

without comparing the certificate for **Sample Construction Co.** to your requirements.
After entering your Requirements Click the **Apply Changes** button.

AUTOMOBILE LIABILITY

Apply changes

Drop Requirement

General Liability

Automobile

Pollution

Professional

Umbrella

Workers Comp

☒ Any Auto

☐ All Owned Autos

☐ Scheduled Autos Only

☐ Hired Autos

☐ Non-Owned Autos

☐ Name Us as Additional Insured

☐ Waive Subrogation Against Us

☒ Auto Pollution Liability

Combined Single Limit:

Bodily Injury Per Person

Bodily Injury Each Accident

Property Damage Liability

☐ Severability of Interests/Cross Liability

☐ Primary/Non-contributory

☐ Hired Auto Physical Damage

☐ Punitive Damages Covered

1,000,000

Garage Liability

Auto Only

Limit for Each Accident

Other than Auto Only

Limit for Each Accident

www.ins-cert.com

Compliance Report Expiration Report View Other Certificates

Set Requirements for

Fig. 48

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

or

Ignore Requirements & View Certificate

without comparing the certificate for **Sample Construction Co.** to your requirements.

After entering your Requirements Click the **Apply Changes** button.

POLLUTION LIABILITY

Apply Changes

Drop Requirement

General Liability

Automobile

Pollution

Professional

Umbrella

Workers Comp.

☐ Occurrence form

☒ Name Us as Additional Insured

Each Claim or Occurrence:

1,000,000

☐ Claims made

☒ Waive Subrogation Against Us

Policy aggregate

Retro Date Before

☐ Primary and non-contributory

☐ Per location/job aggregate

☐ Punitive Damages Covered

☐ Defense in excess of limits

☐ Severability of Interests/Cross Liability

Compliance Report

Exclusion Report

View Other Certificates

Set Requirements for

Fig. 49

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

Compare to Requirements & View Certificate

or

Ignore Requirements & View Certificate

without comparing the certificate for **Sample Construction Co.** to your requirements.

After entering your Requirements Click the **Apply Changes** button.

PROFESSIONAL LIABILITY

Apply changes

Open Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp
<input checked="" type="radio"/> Occurrence form <input type="radio"/> Claims made Retro Date Before <input type="text"/>	<input checked="" type="checkbox"/> Name Us as Additional Insured <input checked="" type="checkbox"/> Waive Subrogation Against Us <input checked="" type="checkbox"/> Primary and non-contributory <input type="checkbox"/> Punitive Damages Covered <input type="checkbox"/> Severability of Interests/Cross Liability	Each Claim or Occurrence: <input type="text" value="1,000,000"/>	Policy aggregate: <input type="text" value="1,000,000"/>	<input type="text" value="1,000,000"/>	<input type="text" value="1,000,000"/>

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Set Requirements for

Fig. 50

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

[Compare to Requirements & View Certificate](#)

of

[Ignore Requirements & View Certificate](#)

without comparing the certificate for **Sample Construction Co.** to your requirements.

After entering your Requirements Click the **Apply Changes** button.

UMBRELLA

Apply changes

Drop Required:

SECOND EDITION

AUTOINSIDE

Politec

Professional

Unilever

WORKERS' COMP

☒ Occurrence form

☐ Claims made formRetro Date Before

☒ **Excess general liability?**

☒ **Excess auto liability?**

☒ **Excess pollution liability?**

☒ Excess professional liability?

☒ **Excess employers liability?**

☒ Name Us as additional insured

☒ **Waive Subrogation Against Us**

☒ **Blanket contractual liability**☒ Products/completed operations

☒ Owners/contractors protective

☒ Primary and non-contributory☒ Punitive damages covered☒ Defense in excess of limits

Each claim or occurrence

Policy aggregate

Self-insured retention

☒ **Severability of Interests/Cross Liability**

☒ Per location/job aggregate

☒ "x" Explosion coverage

☒ "c" Collapse coverage

☒ "u" Underground coverage

6,000,000

6,000,000

10,000

Set Requirements for

Fig. 51

Certificate Holder:
U.S. General Services
Administration

Enter or edit the minimum requirements for your company, then click on

Complete the Requirements & View Certificate

On

[Ignore Requirements & View Certificate](#)

without comparing the certificate for **Sample Construction Co.** to your requirements.

After entering your Requirements Click the **Apply Changes** button.

WORKERS COMP.

Appendixes

Drop Requirement

General Liability	Automobile	Pollution	Professional	Umbrella	Workers Comp
<input checked="" type="checkbox"/> Statutory limits		<input type="checkbox"/> Longshoreman's		Employers liability limits	
<input type="checkbox"/> Voluntary compensation		<input type="checkbox"/> Jones Act coverage		Each accident	100,000
<input type="checkbox"/> Stop-gap liability		<input type="checkbox"/> Federal Employers' Liability Act		Disease policy limit	500,000
<input checked="" type="checkbox"/> Waive Subrogation Against Us		<input type="checkbox"/> Outer Continental Shelf Lands Act		Disease each employee	100,000
<input checked="" type="checkbox"/> All owners/partners/officers covered		<input type="checkbox"/> Foreign Coverage Endorsement			
Experience Modification less than: 1.11		<input type="checkbox"/> Defense Base Act			

352155	352156	352157	352158	352159	352160	352161	352162	352163	352164	352165	352166	352167	352168	352169	352170	352171	352172	352173	352174	352175	352176	352177	352178	352179	352180	352181	352182	352183	352184	352185	352186	352187	352188	352189	352190	352191	352192	352193	352194	352195	352196	352197	352198	352199	352200
352155	352156	352157	352158	352159	352160	352161	352162	352163	352164	352165	352166	352167	352168	352169	352170	352171	352172	352173	352174	352175	352176	352177	352178	352179	352180	352181	352182	352183	352184	352185	352186	352187	352188	352189	352190	352191	352192	352193	352194	352195	352196	352197	352198	352199	352200

5

125202

[View Comments](#) [Set Requirements](#)

- 5206

Automobile Liability

Pollution Liability

Professional Liability

Umbrella

5206

Year	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965
Population	1,000,000	1,050,000	1,100,000	1,150,000	1,200,000	1,250,000	1,300,000	1,350,000	1,400,000	1,450,000	1,500,000	1,550,000	1,600,000	1,650,000	1,700,000	1,750,000
GDP	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250
Exports	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
Imports	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Balance of Trade	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Foreign Reserves	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125
Government Expenditure	30	32	34	36	38	40	42	44	46	48	50	52	54	56	58	60
Government Revenue	25	27	29	31	33	35	37	39	41	43	45	47	49	51	53	55
Public Debt	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
Unemployment	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Inflation	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Interest Rate	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Money Supply	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250
Price Index	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175
Wage Index	100	102	104	106	108	110	112	114	116	118	120	122	124	126	128	130
Industrial Production	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175
Consumer Spending	80	82	84	86	88	90	92	94	96	98	100	102	104	106	108	110
Investment	20	23	26	29	32	35	38	41	44	47	50	53	56	59	62	65
Government Savings	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40
Private Savings	15	17	19	21	23	25	27	29	31	33	35	37	39	41	43	45
Foreign Investment	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Trade Balance	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Current Account	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Capital Account	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Balance of Payments	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Foreign Reserves (Billion \$)	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125
Government Debt (Billion \$)	10	12	14	16												

INSURANCE CERTIFICATE

Certificate Holder
Holder **5312**

ABC Company
123 Main St.
Denver, CO 80123

View Date: 05/14/01 — **5314**
Data as of: 05/14/01 — **5316**
Phone: 303-615-7454
Fax: 303-715-7451
sherrill.hendricks@imacorp.com
www.imacorp.com

This Certificate is being viewed/printed regarding the following project, location, or product, but if the policy(s) exclude or restrict coverage for the following, the policy provisions apply, and the following entry has no effect on policy coverage(s):

Disclaimer: The Agent and Agency shown below certify that these policies provided these coverages and conditions, when last updated. Aggregate limits may be reduced by paid claims, and coverages may have changed since last updated. Contact the Agent for confirmation or more information. All information is provided for your information as a courtesy to the Insured named above. This certificate is not a legal contract and does not change any coverage, exclusion or condition in the referenced policies. All Agencies have agreed to post cancellation dates as soon as known, which will trigger e-mail notice to the address you gave when registering to use this system. Ins-Cert Corporation is not responsible for incorrect information or failure to notify.

GENERAL LIABILITY

- ☒ Occurrence Form
☐ Claims Made Retro Date=
☒ Blanket contractual
☒ Products/completed operations
☐ Owners/contractors protective
☒ "x" Explosion coverage
☒ "c" Collapse coverage
☒ "u" Underground coverage
☐ Severability of Interests/Cross Liability
☒ All locations/operations

Insurer: CNA Casualty of Illinois — **5306**
Agency: IMA of Colorado, Inc. — **5308**
Agent: Conrad Pobuda — **5310**

Policy No: 11145
Inception: 01/01/01 Expiration: 1/1/2002
Updated: 02/22/01 Cancelled:

☐ Primary/non-contributory
☐ Punitive damages covered

Policy aggregate 2,000,000
Product/CO aggregate 2,000,000
Each occurrence or claim 1,000,000
Personal/Advert. Injury 500,000
Premises damage liability 50,000
Premises medical payments 5,000

- ☒ Per job/location aggregate
☒ Defense in excess of limits
☐ Stop-Gap Liability

The following are Additional Insured(s), only if required by contract or agreement before a loss, as per Additional Insured Endorsement form ISO_CG_2010_1093. **5302 5304**
Holder

Insurer waives subrogation against Holder if required by contract or agreement before a loss.

Special additions: Liquor Liability; Broad Form CGL

Special exclusions: Excludes residential construction

AUTOMOBILE

- ☒ Any Auto
☐ All owned autos
☐ Scheduled autos
☐ Hired autos
☐ Non-owned autos
☒ Auto pollution liability (MCS-90)
☐ Punitive damages
☐ Primary/non-contributory
☐ Severability of Interests/Cross Liability

Insurer: CNA Casualty of Illinois
Agency: IMA of Colorado, Inc.
Agent: Conrad Pobuda

Policy No: 12345
Inception: 01/01/01 Expiration: 01/01/02
Updated: 02/22/01 Cancelled:

Combined Single Limit 1,000,000

Bodily injury per person
Bodily injury each accident
Property damage liability

Garage Liability: Auto Only:

Limit each accident

Garage: Other than Auto only:

Limit each accident

Aggregate Limit

The following are Additional Insured(s), only if required by contract or agreement before a loss, as per Additional Insured Endorsement form ISO_CA_2001_0187.

Holder

Insurer waives subrogation against Holder if required by contract or agreement before a loss.

Auto Physical Damage Coverage - applies only if deductible is shown; Coll Comp SCOL



Insurer Registration: Step 2 - Select Your Insurance Company

Please select the company which you represent from the list and then enter the code that was sent to you via mail.

Select Your Company Name:

Enter your Code:

If you do not know your code, please click on wrh@ins-cert.com and give us the exact name of all companies for which you want to register. For security purposes, we will not reply to personal e-mail addresses (i.e., mary@hotmail.com), so if that is all you have, then please mail a request on your company letterhead to Ins-Cert Corporation 627 South Williams St., Suite 100, Denver, CO 80209-4536.

[Previous](#)
[Next Step](#)

If we are missing your Insurer, please send an e-mail message to the System Administrator giving the insurer's name and home office address so it can be added to the database. Or click the Previous Button and try entering fewer letters for the company name.

**Insurer Registration: Step3 - Enter Contact Information**

Please add information for the primary contact for your Insurance Company.

First Name	MI	Last Name	E-Mail Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	City	ST/Prov.	Zip/PC
<input type="text" value="P.O. Box 712"/>	<input type="text" value="Des Moines"/>	<input type="text" value="IA"/>	<input type="text" value="503030712"/>
<input type="text"/>			
Phone	Fax		
<input type="text" value="5152802511"/>	<input type="text"/>		
User Name	Password		
<input type="text"/>	<input type="text"/>		



Modify Registration

Account Type 1 = Administrator 2 = Agency Principal 3 = Agent 4 = Holder 5 = Insured Prim Contact 6 = Insured 7 = Insurer

*Company Name		Account Type	
<input type="text" value="Groveland Mutual Ins Co"/>		<input type="text" value="5"/>	
Address	City	State	*Zip
<input type="text" value="P.O. Box 9109"/>	<input type="text" value="Dedham"/>	<input type="text" value="MA"/>	<input type="text" value="020279109"/>
Telephone	Fax Number	Email	
<input type="text" value="6173264010"/>	<input type="text" value="3032798129"/>	<input type="text" value="sprackling@uswest.net"/>	
Salutation	*First Name	MI	*Last Name
<input type="text" value=""/>	<input type="text" value="Holly"/>	<input type="text" value=""/>	<input type="text" value="Holly"/>
		Title	
<input type="text" value=""/>		<input type="text" value=""/>	
*User Name	*Password	*License No.	*License St.
<input type="text" value="Hamburg"/>	<input type="text" value="int"/>	<input type="text" value=""/>	<input type="text" value=""/>
<input type="button" value="Verify Regs"/>		<input type="button" value="Cancel"/>	

Ver. Certificates

Unblock

[illegible]

[View Certificates](#)

Current List of Contacts for Your Insurance Company				
Name	Phone	E-Mail	User Name	Password
Holly Holly	6173264010	sprackling@uswest.net	Hamburg	int

[illegible]

Sample Insurance Agency
123 Main St.
Anytown, CO 12345
123-123-1234 123-123-1235

Fig. 59

05/11/2001

Sample Construction Co.
123 Main St
Chicago, IL 60606-9876

Dear Client,

We have entered your Insurance Certificate on the new **Ins-Cert.com** system, so that your customers may view and print your certificate from the Internet, with your authorization

Your Access Code is

Sample

Your Password is

Sample

When you are asked for a certificate, invite your customer to go to **Ins-Cert.com** on the Internet, follow the easy instructions, and enter the above numbers where requested.

IMPORTANT: If you have insurance with another Agent or Insurance Company, please ask them to enter their policy information on **Ins-Cert.com** also, so the certificate your customers see will be complete.

Attached is a notice which you can mail or fax to anyone requesting a certificate. This notice gives your Access Code & Password, and tells how to view your certificate.

Thank you for encouraging your customers to user **Ins-Cert.com**. This system gives your customers faster & better information, and saves us time so we can serve you better.

Simon Sample